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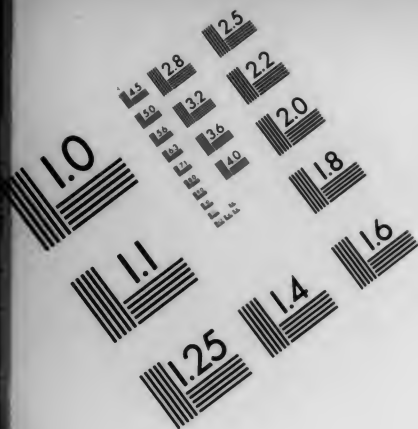
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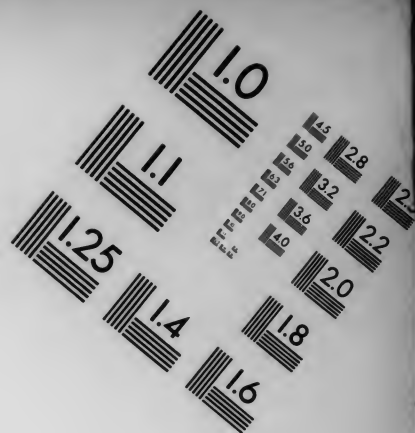
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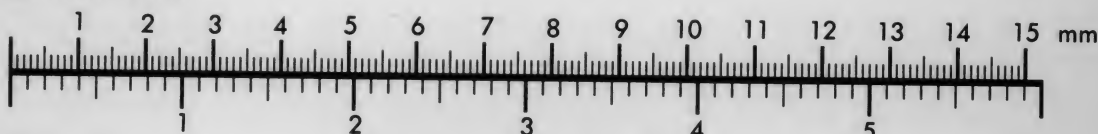
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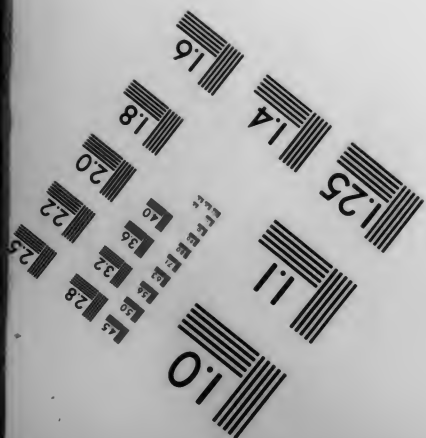
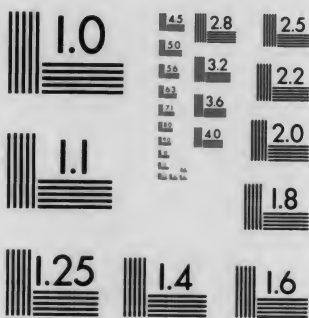
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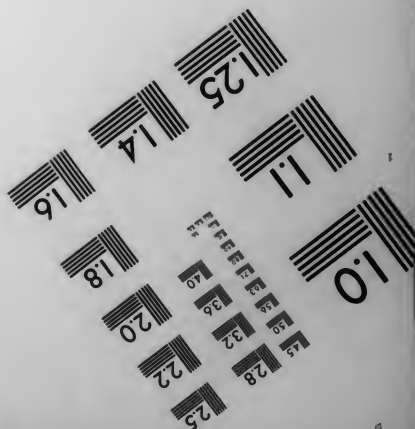
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PAN-ANGLICAN PAPERS.

BEING PROBLEMS FOR CONSIDERATION
AT THE PAN-ANGLICAN CONGRESS, 1908.

MORALITY In Commercial and Social Life.



[Published for the Pan-Anglican Congress Committees, who alone are
responsible for these Papers.]

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THE CHURCH AND HUMAN SOCIETY.

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MORALITY IN COMMERCIAL AND SOCIAL LIFE.

- S. A. 3 *a*. **Gambling amongst Men.**
By the Rev. PAUL E. BULL, M.A.
- S. A. 3 *b*. **Betting and Gambling among Working Women
and Girls.**
By Miss AUGUSTA DEANE.
- S. A. 3 *c*. **Some Present Aspects of the Temperance Problem in England.**
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- S. A. 3 *d*. **Luxury.**
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- S. A. 3 *e*. **Sweating.**
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- S. A. 3 *g*. **Liquor Traffic*.**
By ARTHUR SHERWELL, M.P.
- S. A. 3 *h*. **The Stock Exchange and Gambling.**
Anon.
- S. A. 3 *i*. **Housing (Town)*.**
By ALDERMAN W. THOMPSON.
- S. A. 3 *k*. **Rural Housing.**
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S.A. 3.^a

PAN-ANGLICAN PAPERS

Being Problems for consideration at the *Pan-Anglican Congress*, 1908.

GAMBLING AMONGST MEN

BY THE REV. PAUL B. BULL

Community of the Resurrection, Mirfield.

BEFORE attempting to analyze the gambling spirit and to suggest some methods by which it can be restrained, it is necessary to point out that the terrible evil, which is swiftly destroying the very foundations of character in our race, is deep-rooted in our social and economic system. It is profoundly unjust and dishonest to condemn the street arab for trying to double his income by risking it at "pitch and toss" while men honour the millionaire who often doubles his income by far more questionable means. We must try to find a principle which will apply to all alike in condemning this vice. As long as Society is organized on the basis that an individualistic interpretation of self-love is the only reliable instinct in human nature, it seems impossible to condemn the gambling spirit which is the inevitable fruit which must spring from this root. In the present organization of Society we note two fatal divorcements.

- (1) The possession of money has become divorced from labour.
- (2) The people have been divorced from the land.

1. All serious and honest efforts to deal with the evil of gambling must be based on a real desire to found Society on a rational basis, instead of the present basis which includes such a large element of chance. This element of chance cannot be eliminated altogether from human affairs, because of the imperfections of our knowledge. But the condemnation of Gambling rests entirely on the belief that man is a rational being whose duty it is to enlarge the circle of his rational control over the forces of Nature, and to bring them ever more and more under the control of a righteous will. This duty cannot be enforced so long as we acquiesce in an organization of Society which allows the things that men desire to be distributed largely by chance. Our first effort in striking at the gambling spirit must be to work towards a state of Society in which wealth (i.e. well-being) will be distributed on some rational principle as nearly as possible in proportion to man's effort to contribute to the common wealth. Money must be brought back to its original use—as a medium of exchange and as a means of distributing the reward of effort. As long as money can command those things which man desires—security against want, comfort, leisure, opportunity of self-development and self-expression, influence, power—and as long as it is distributed largely by Chance, so long is the spirit

of gambling deep-rooted in the basis of society. Every effort must be made to change the formula that "Money breeds money" into the formula that "Labour breeds money". This alone will kill the gambling spirit at its root by inspiring the hope of rational reward of effort, and by as far as possible eliminating the appeal to chance.

2. The divorcement of the people from the land so that we have become "a nation of nomads" strengthens the gambling spirit by increasing the love of money from fear of want. The landless man has no security for himself or family, and is driven to seek the most swift way to accumulate money, which can give him some security for himself and those he loves. The right to the use of land would to some extent give him a basis of security for primal wants, and diminish the power of the love of money.

It has been necessary to face these fundamental questions of the organization of Society in order that we may be honest and truthful in our condemnation of the gambling spirit. It is useless to tell the gambler that it is wrong to desire to get money without working for it when the possession of an unearned income is the one ambition of the upper classes and, in the popular estimation, the distinguishing mark of a "gentleman".

I. WHAT IS GAMBLING?

1. *Commerce and Stock Exchange.* We must put aside the large operations on the Stock Exchange and in commerce, which are to be dealt with in another paper. It is sufficient here to say that in both these spheres of activity it is possible to distinguish a legitimate and an illegitimate transaction. In the highly developed state of Society in which the differentiation of function has been carried far, it is necessary to have some persons who can superintend the transference of capital from one enterprise to another and from one person to another. This is the legitimate work of the Stock Exchange. Again, it is necessary to have men of judgement, experience, foresight, and boldness to direct the forces of human intelligence in winning the control over nature, and in supplying the needs of large populations. In both these works of experiment and commerce we must allow and even encourage the taking of risks, the staking of a certainty upon an uncertainty, the willingness to risk a present possession in the hope of a future gain.

The speculations of experimentalists and men of commerce are distinguished from gambling by these marks:—

(1) They employ the highest activities of a man's judgement and reason, and thus develop instead of destroying character.

(2) They benefit the community as well as the individual by extending man's control over nature or by supplying his wants.

(3) The enterprise is an act of faith in a rational ordered universe, and not an appeal to chance. They spare no pains to eliminate the element of chance: while the fascination of gambling depends on exactly the opposite process—the elimination of the element of reason.

2. *A Definition of Gambling.* Bishop Westcott defined gambling as "the habitual seeking of personal gain through another's loss, though with his consent, without making any adequate return for what they received, or adding anything to the sum of their common wealth". Others define it thus:—"The determination of the ownership of property by appeal to chance. By chance is here implied the resultant of the play of natural forces that cannot be controlled or calculated by those who appeal to it." The Ethics of Gambling is discussed in a thoughtful essay by Mr. Hobson in *Betting and Gambling* by R. S. Rowntree (Macmillan & Co., 5s. 6d. edition).

Gambling is either "pure" or "mixed". "Pure gambling" is that in which all element of skill and judgement is eliminated and the appeal is to chance alone. "Mixed gambling" is that in which the determining power of chance is qualified to some degree by skill.

II. THE SPIRIT OF GAMBLING.

Since the spirit of gambling has made its appearance in almost every age and in every land, it is necessary to seek for its roots in the constitution of human nature. The instincts which lie at the root of the gambling spirit are not wholly bad. It is the wrong way of satisfying them which makes gambling wrong. These instincts may be classified thus:

1. *Instinct of Conquest.* Man has a divine instinct and a divine commission to pit himself against the forces of the rest of nature and "to subdue them", "to have dominion over them." He cannot assert himself in such a way as to win control unless he is willing to accept some risk. The spirit of adventure is essential to progress.

2. *A Right Self-Assertion* may be traced in love of adventure which leads men to pit themselves against the Unknown. This accounts for the fact that young men are eager to endure hardship, to suffer, and to risk their lives in sport, the conquest of the animal creation, and in discovery, the conquest of the inanimate creation. This is legitimate because the destruction of dangerous animals and the training of others enlarges human capacity and enriches life, and discovery enlarges the regions of rational control as against chance.

3. *The Love of Excitement.* Rational certainty is dull. Mechanical toil deadens the emotional life. Man rightly refuses to become a machine, and demands room for the free movement of his emotional life. If this right desire is denied healthy realization, as it is in overwork at school, in offices, and especially in mills and factories where men direct machinery, it will drive men to gambling as the quickest way by which to revive the emotional life.

4. *The Love of Freedom.* Laws, regulations, rules, at times make the best of men fretful. They are the necessary discipline of a fallen race, but they are meant to train men for freedom from law when they freely choose God's will. The strict discipline of soldiers and sailors, while it is just and righteous and good, leads to strong reactions when

they are free to express themselves. So with most men the unexpected and accidental adds interest to life.

5. *The Love of Money.* Many right motives lead man to love money, because money can procure many things that men rightly desire. Money procures security against want for self and others, freedom from anxiety as to primal needs, comfort, leisure, education, power to express oneself and to realize many projects of the mind, influence, the opportunity of controlling other lives.

These ambitions are not wrong in themselves. It depends on whether they are directed to selfish ends or to the fulfilment of God's purpose. But, when the most laborious men see that money is often accumulated without effort by chance, the temptation to seek a short and easy way to wealth is very strong.

III. THE PSYCHOLOGICAL EFFECT OF GAMBLING.

Before we can answer the questions "Is gambling wrong?" and "Why is gambling wrong?" we must examine its effect on the Individual and on Society. If it can be shown to be harmful to the mental and moral life of the Individual and to the well-being of Society, then it is stamped as sinful.

1. *Effect on the Individual.* In pure gambling a man deliberately lays aside the use of all those faculties which mark personality—his conscience, reason, will, affection. He deliberately reduces himself to a being who has only passion and emotions. And as he stands aside, helpless to affect the issue, his passions and emotions have full play. As he watches the spinning wheel or the fall of the cards he no longer has to *think*, only to *feel*. Hope rises to its highest pitch of exaltation; then in a moment plunges into despair. Greed and desire are fed by every win, and wounded by every loss. Fear and expectation and anxiety stretch the soul almost to the breaking-point, and then in a flash yield to a joy which intoxicates the soul, or to a despair which paralyses it. Other sins work up by a long process to a crisis of passion. The gambler has a crisis every minute. As the lower passions and emotions are thus every moment inflamed they literally kill out the finer and nobler passions. It literally dehumanizes a man. In a recent crisis at Wall Street, the American Stock Exchange has been described as a picture of hell; each man in selfish isolation, indifferent to the loss of others, inflamed by excitement, almost delirious with fear, mad with greed, selfish, callous, cruel, a man reduced to a wolf, "but a wolf with a human brain."

Canon Horsley, the famous prison chaplain, gives the result of his immense experience in dealing with criminals:—

"The men habitually on the Turf seemed to be the *very incarnation* of cunning and suspicion and selfishness."

"No class of criminals that came under my notice while Chaplain of Clerkenwell House of Detention were so *utterly selfish*, so *callously brutal*, and so incapable of believing in the existence of truth and honesty in others, as those who had been on the Turf."

2. *Its effect on Society.* If men are to live together in Society it can only be by suppressing certain anti-social instincts and by cultivating certain social virtues.

Gambling is anti-social and even threatens the very disintegration of Society, because:—

- (1) It seeks to gain by another's loss.
- (2) It adds nothing to the common wealth.
- (3) It destroys the spirit of brotherhood by emphasizing selfishness.
- (4) It inflames the lower passions and emotions.
- (5) It destroys the spirit of industry.
- (6) It destroys reverence for persevering labour.
- (7) It is invariably accompanied after a certain point by lying, cheating, stealing, bribery, fraud, and every form of dishonesty.
- (8) It ranks, with drink, as the chief cause, direct and indirect, of crime. It is the direct cause in many cases of cheating, loading dice, selling races and athletic matches, dopping horses, &c., &c. It is the indirect cause of crime in leading to very frequent embezzlement, forgery, bankruptcy, debt, and suicide.
- (9) By its effect on the individual character it unfits him for social service; e.g., by absorbing the interest of railway and signalmen it imperils the lives which are depending on their watchfulness, as in the North British Railway collision at Lockmill siding.
- (10) It kills true sport.

The evil has now attained to such vast proportions that it is scarcely necessary to describe it in detail. Every class in the nation is infected with this disease. Bookmakers try to establish agents in every factory and workshop. They bet not only with men but also with women and children. They haunt the homes of the working-man when he is away at work, and ensnare the wives into betting transactions which often involve their home in ruin.

The National Anti-Gambling League says that the wage earners of this country risked every year £5,000,000 in betting and gambling, while in 5½ years there were 80 suicides, 321 embezzlements, and 191 bankruptcies traceable to betting.

The anti-social nature of betting and gambling is manifest when we realize that if the whole fraternity of speculators on the Stock Exchange, the unemployed among the rich, bookmakers, all who manage lotteries and gambling concerns, and the vast number of those whom they employ—if all this sordid class of men were swept away to-morrow, the wealth of the world would not be diminished in any department, moral, spiritual, intellectual, or physical; true sport would revive, and a fountain of vice and crime would be sealed up. The fact is that they, with the mere devotees of pleasure among the rich, are worthless and dangerous parasites who live on the labours of others and imperil the life of Society. From this condemnation we must carefully exclude those among the rich who voluntarily devote their lives to some occupation which is socially useful, such as *good* landlords, artists, men of science, and *some* members of Parliament.

V. WHY IS BETTING AND GAMBLING WRONG?

The practice of betting and gambling may be exposed as wrong on the following grounds. Gambling is wrong in itself:—

1. Because it seeks personal gain through another's loss without making any adequate return.

2. Because it is not socially useful, it adds nothing to the common wealth (i.e. well-being). It is difficult to get Englishmen to see this point as marking the practice as wrong, because an exaggerated individualism is rapidly destroying the sentiments of citizenship and patriotism, and an idolatry of Liberty makes men refuse to restrain selfishness.

3. Because it is socially and individually very harmful after a certain point, by destroying the foundations of good character. It seems possible to classify the practice of betting and gambling with the practice of taking dangerous stimulants and drugs. This is probably the strongest ground from which to persuade persons to oppose them, as the higher considerations drawn from the sense of social duty and responsibility do not deeply move the consciences of men who are accustomed to a debased view of property and wealth, and who see nothing wrong but something to be much desired in the irresponsible use of unearned increment.

The analogy between gambling and the taking of dangerous stimulants and drugs is close. Each gives pleasure by exalting and enlarging the emotional life while it paralyses the higher faculties. Each is followed by a reaction which demands a repeated indulgence. Each imperils the life by creating a desire which rapidly becomes a craving; each paralyses the will by a terrible fascination. It is difficult to prove that either of them is wrong in itself, while it is easy to show that both are wrong because they imperil the life. It is in both cases easy to appeal to right-minded persons not to indulge in a practice which, while it may do no injury to the strong-minded, may ruin others by the force of example.

4. Because it determines the ownership of property by an appeal to Chance. The appeal to chance is wrong for a rational being until he has exhausted every possible use of his judgement and reason.

5. "Betting and gambling stand in exactly the same relation to stealing as duelling does to murder. In both cases the consent of the victim and the chance of being the successful criminal does not alter the moral character of the act." (Hugh Price Hughes.)

VI. WHAT CAN BE DONE?

1. *Social Remedies.* Some reference has already been made to these, so that here it will be sufficient to summarize them. Every effort at healthy social reform will diminish the gambling spirit. The attempt to bring the possession of money into closer connexion with, and fairer proportion to, effort and labour and social utility, to reduce to a minimum unearned increment, to teach a higher ideal of duty and responsibility for wealth and leisure and to brand idleness as a degrading

sin among the rich as well as among the poor, will make men more careful in the use of money. But social reform cannot cure this evil. Betting and gambling are the vices of prosperity, not of adversity. Not only the monotony of mechanical toil, but also the ennui of a brainless life which is bankrupt of thoughts drives men to gambling. By social and legislative reform we may reduce temptations to a minimum, but the root of the vice is in the selfish heart, and we must attack it there.

2. *Church Teaching.* At present the Clergy are too often the Apologists of Self-indulgence instead of the Apostles of Self-sacrifice in this matter, trying to find excuses for indulging in the practice instead of motives for abandoning it. Church teaching should emphasize the following points:—

(1) *The Duty of Labour.* Clergy are right in claiming Catholic liberty of enjoyment as opposed to Puritan condemnation and restrictions, for all creation has been purified by the Incarnation and summed up in Christ, and re-creation is a duty. But a Christian's life-purpose is to witness for Christ and thus help to redeem the world, and his pleasures and relaxations must be subordinated to this end. This makes it wrong for him to indulge in any amusements which injure personality and become socially harmful. It also forbids idleness and seeking Pleasure as an end in itself.

(2) *The Duty of Example.* The Christian life is positive not negative. It is essentially a life of witness. It is not Christian so long as it seeks merely to avoid what is wrong. It is only Christian when it aims at what is highest and best. It is obvious that when any practice, even if it is not sinful in itself, has reached such a point that it has become one of the chief causes of crime and is bringing ruin to innumerable souls, and is the destruction of our social life, as betting and gambling have become, no Christian ought to touch even the beginning of it. Rom. xiv. 21.

(3) *Responsibility for the Use of Talents,* such as time and money. This point has been already dealt with. It cannot be too often urged that as a Christian is only a trustee of his possessions he must use his life and goods for the well-being of all.

3. *Organization.* The vice of betting and gambling is especially hard to combat on two accounts, (i) it is not outwardly repulsive, as is drunkenness, (ii) like the Drink Interest it is propagated and defended by men in high position and by a vast wealthy and highly organized army of the most sordid and unscrupulous men in the land. It has been estimated that there are 20,000 bookmakers who turn over £50,000,000 a year. To these add the vast horde of tipsters, sporting prophets, newsagents, who live by spreading this vice, and it will be seen what a vast interest we have to combat. An occasional sermon cannot counteract such an influence. The Church must organize itself in every parish as it has in many cases against the Drink Curse. The National Anti-Gambling League, 13 Victoria St., Westminster, London, S.W., has done splendid work in exposing the vice and informing public opinion, and deserves universal support.

Bishops should absolutely forbid raffles and lotteries at Church Bazaars as they are immoral and illegal.

4. *Legislation.* We have dealt first with the formation of public opinion as legislation cannot rightly precede the demand for it. But the nation is probably ripe now for the following Legislative Reforms which are recommended in an admirable essay by Mr. John Hawke in Rowntree's *Betting and Gambling* :—

(1) *Repression of Gambling in the Stock, &c.* "To ensure this no contract should be made enforceable or legal unless made upon Government stamped paper. The real buyer of £500 would not complain of having to pay 2s. or say 1s. per £100 to the National Exchequer; but the dealers in a £2,000,000 gambling contract would think twice before incurring a first definite outlay of £2,000 or even £1,000 cash down. A similar regulation would be desirable for the Produce, &c., Exchanges."

(2) *Press Competitions and Coupon Gambling.* "Make illegal all such competitions in which there is a material element of chance."

"Make it illegal for any publication to offer in any one edition a prize or prizes of the aggregate value of more than £5 for any purpose whatever."

(3) *Purification of the Press.* The prohibition of the publication of betting odds would kill nine-tenths of betting at one stroke; it is a step which would be welcomed by the best class of newspapers. It is violently opposed by the bookmakers, whose victims it would save.

CONCLUSION.

Are Englishmen still open to an appeal to their patriotism? In Japan, at one word from the Mikado, all the feudal nobles surrendered their lands and rights and privileges because it was for the good of the nation.

If one man in England would refuse to attend any races where there was betting, and if the rich by a self-denying ordinance would entirely suppress playing cards for money, they would strike a great blow at England's greatest enemy and partly regain their influence with the people.

But when all has been said and done by social and legislative effort to diminish temptations, we must come back to the central point and only adequate cure—a true conversion. Gambling is rooted in selfishness. It can only be uprooted by teaching self-sacrifice. It is useless merely to restrain without converting, for Selfishness which is denied expression in one direction will find it in another. It is into the vacant heart and empty head that the seven devils enter, and the only power to expel them from the heart of a man or a Nation is the love of Jesus which destroys the wrong self-love and fills the life with joy.

[Published for the Pan-Anglican Congress Committees, who alone are responsible for these Papers.]

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PAN-ANGLICAN PAPERS

Being Problems for consideration at the *Pan-Anglican Congress*, 1908.

BETTING AND GAMBLING AMONG WORKING WOMEN AND GIRLS

By AUGUSTA DEANE

A CRAVING for excitement, together with the chance of gaining money they have not earned, causes a large number of women and girls of the working class to gamble. That this vice has grown among them in the last few years, and is a very serious evil in our midst, is proved by evidence coming from all parts of England in answer to careful inquiry.

In different places different forms of betting and gambling prevail. The most usual form in the North Country districts would seem to be "putting something on a horse". In the Midlands there is also much betting on the results of football matches; this, too, is not unknown in some of the bigger West Country towns. A very popular form of betting is the Sweepstake, and perhaps the most pernicious the Lottery or Raffle.

Money Clubs exist in many places, kept, as a rule, by a woman, who is paid something a week to manage it, and then once a fortnight or once a month there is a great "drawing", and the prize winner gets a fixed sum—perhaps £1—and the manager of the club keeps what is over. It is evident that they bet on the results of games of dominoes, and also on wrestling and walking matches when the contending parties are well-known local men. Cards are almost unknown amongst factory and mill hands, but among shop assistants and domestic servants "playing cards for points" at their clubs and "below stairs" is the most common form of gambling, and in big houses where there are stables it is often found that the maids are tempted by the outdoor servants to bet on a hunt steeplechase, or on a favourite horse.

It has been proved that often the women who go from door to door selling things give betting papers to, or receive them from, maid-servants. Shops in some big towns have been discovered issuing what are practically "raffle" tickets, through girls they employ, people paying so much with the chance of getting a blanket or something of that sort if their ticket turns out "a lucky number".

Though betting and gambling amongst women is common in some districts, it is almost unknown in others. It is impossible to give much of the evidence which has come to hand. Amongst the Lanca-

shire cotton girls a great deal of ordinary betting is carried on by women "bookies", who are often outwardly respectable working women, who mix with the girls when they come out in the dinner-hour, and to whom it has been noticed the girls hand papers.

In some of the Durham towns the men who encourage the "pitmen's" wives to bet are connected with drapery and furnishing shops, the inducement being that they will be able to get better clothes for their children than the father's wages would run to, and they are often helped to pay their betting debts by pawning blankets, &c., given them in trust for that purpose.

In a Liverpool workhouse a woman lamented they did not have the sort of gambling clubs up there she had frequented in London. One worker, who writes from Liverpool, says that at a certain place between the hours of 12 and 1 a detective watched a suspected house, and between forty and fifty women and children entered for betting purposes.

From Birmingham another writes: "Many women I know often stripped their houses to put money on horses, and several streets in our neighbourhood were known as betting quarters. 'Bookies' used to stand in the open street on Monday mornings, and I have frequently seen women and children hand papers to them."

Another writes: "I know as a fact that girls and women in some of the large factories in the city are themselves employed by bookmakers. Of course, I came across many very sad cases of bailiffs in the house for rent, &c., for which the husband had given the wife the money."

The police seem to be very strict about the *big* bookmakers, but they have often been known not to trouble about the small ones, because they cannot pay the fines.

One writes from the North: "I have known women sell the shoes and stockings from off the children's feet to get coppers to put on their favourite horse."

A betting-place in Sunderland was watched, and of the people who went in two-thirds were women and girls.

The rush in many big towns for the sporting papers shows that the women and girls have interests at stake—they are seen reading them after a race at the street corners. At Wolverhampton several women bookmakers have been fined.

"Children are being taught in many places to gamble; they have been known to cheat their parents out of halfpennies by getting cheaper articles than those they were sent to buy, so as to have the odd halfpence for betting with."

From Stafford comes the following: "The gambling amongst factory girls spreads; they do it because there are women bookmakers."

In the East End of London men have been known to drive slowly in a dogcart, and, if no policeman is in sight, they pull up and take money and papers from men and women who have collected them from factory hands in the dinner-hour.

In Manchester, it is said by one who has gone into the subject carefully, that "Betting is made very easy to women in their *own* street and in their own homes".

Not very long ago a bookmaker was fined for receiving 2*d.* bets on the Derby from children!

In Bristol, in a very poor district, a certain greengrocer's shop kept by a woman, issued betting papers, which were often carefully enclosed in the parcels of fruit and vegetables.

The National Anti-Gambling League gives some startling evidence of recent cases amongst women and children. This instance is typical of several others:

"A street bookmaker was recently seen to take forty bets from women in ten minutes, some of the women paying him three visits in that short time. The bookmakers go from door to door to induce working-class women to bet during the absence at work of their husbands. They often risk money given them for household purposes."

"At Woolwich a betting-house had been entered by 150 persons in the week, none of them staying more than half a minute; most of them were children between 7 and 14, and half the rest were women."

"A married woman was fined £10 at the Thames Police Court for bookmaking. Another was fined for keeping a betting-house in Manchester, and another for street betting at Walworth."

About the large mills at Wigan women and girls have been known to give slips of paper to respectably dressed women who mingle with them, bearing the name of the favourite football team they wish to back the following day.

A worker of large experience in Nottingham says that betting and gambling is on the increase amongst women and girls.

"As far as factories and workshops are concerned," one who has been a lady factory inspector says, "she has found that, when the factory and workshop law was carefully administered things would be all right, but when employers are careless about them and when places are badly conducted, she had found foremen themselves becoming bookies and arranging gambling among the girls." This, of course, is very interesting, because it works into the general question of industrial laws, and points to the fact that careful administration prevents other evils indirectly, as well as those at which it is really aimed.

From different parts of London come widely different reports. From Battersea a worker writes: "It is a growing evil and we see much of it."

From the Isle of Dogs another writes: "I have worked nineteen years in the Isle of Dogs and three or four years in Whitechapel, but have never to my knowledge known a girl who had money on horses and gambled in other ways."

Writing from Bristol another says, "I have worked for many years amongst all sorts of factory girls, and have not known a single instance of gambling amongst them."

A Lancashire worker says, "They would not do it but for the men and women touts who frequent the streets near the mills in the morning and evening and at the dinner-hour."

Not long ago a lady noticed with concern that two of her servants were very miserable and in trouble. On asking the cause, she found

they had lost every penny they possessed through "backing the wrong horse in the Derby".

"What can I do to prevent the servants playing cards for money?" somebody asked at a recent Social Conference. "Example in the drawing-room is the only way," was the answer.

As long as Bridge-playing for money takes place in the drawing-room, the same will most likely occur below stairs.

Where horse-racing and betting are the order of the day, those in the stables will tempt those in the house, and gambling amongst this particular class of working women and girls is as a rule simply a desire to do the fashionable thing.

One worker amongst women in Bury writes: "It is mostly unintelligent betting. They bet about things they know nothing about, just for excitement and for getting some money without working for it. It all comes from want of 'stuff' in their heads to think about and 'things' to talk about. Their education has given them no interest in Literature and Art; they can only talk about their friends and their enemies and other neighbours, their work is monotonous. There is mind and brain and nothing to satisfy it—nothing to interest it. Religion, with its stories and the trains of thought which it engenders, and the social interests which come from Sunday School and trips and picnics, are their only salvation. The only girls who don't bet are the religious ones."

It is seen, then, that this great evil exists—indeed, is increasing amongst the working women and girls of to-day. A realization of this evil may be arrived at after investigating the ample evidence from all parts of our country.

The educating of public opinion may do much—religion can do more. If so, the *Church* must lead the way. No more "raffles" at bazaars; no questionable system of "rewards" in clubs. Individual Church-women must by pure and true example help their weaker sisters. It is so often the love of excitement which causes it, growing out of dissatisfaction with their lives as they are. In the things of God "chance" cannot enter, and the only life that *satisfies* is the life that is Christ-like.

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PAN-ANGLICAN PAPERS

Being Problems for consideration at the *Pan-Anglican Congress*, 1908.

SOME PRESENT ASPECTS OF THE TEMPERANCE PROBLEM IN ENGLAND

By H. J. TORR, Esq.

THE Temperance Problem is of two kinds—the personal and the legislative. Of these there is no doubt that the personal problem is the more important, but because it deals only with the individual and has no place in the political platform or the columns of the daily press it attracts far less attention than the other. Nevertheless, it remains true that the only permanent solution of the Temperance Problem is to teach the individual man and woman, and still more the individual boy and girl, to be temperate. Much of the older enthusiasm seems to have died out here, and Temperance meetings have too often become the happy hunting-ground of the faddist and the man with a gift for anecdote. Bands of Hope and similar efforts also seem to have become hopelessly stereotyped, and the really enthusiastic worker, clerical or lay, with a power of inspiring souls is gone from among us. Yet the problem is far more pressing than even before, because the leisure time of all classes, even of the very poorest, is rapidly increasing; and at the same time on every side new opportunities for amusement are springing up. The children of to-day when they reach manhood will probably find six or seven hours work a day sufficient to provide all the necessities and comforts of life. What will they do with all the many hours of the day? Here I believe is the opportunity of the Church to make self-control and rational recreation the ideal of manliness among the young. The old methods of teaching have ceased to appeal. They date from the mind and methods of fifty years ago and need to be brought up to date and adapted to the temperament of the boys and girls of to-day. How this can be done I leave to others, for this is not my branch of the Temperance Problem, but I lay supreme stress upon it at the outset of this paper because I am entirely convinced that the ultimate solution of the problem depends far less on the statesman and the law than on the teacher and the moral atmosphere of the country.

Passing now to the legal and political side of the question, the prospects are, I believe, distinctly hopeful. The perplexing question of compensation, which diverted so much Temperance energy from more profitable fields, has been settled at any rate for the present, and the total failure of the prohibition campaign has at last convinced even the U.K.A. that in Temperance, as in all other reforms, extreme measures cannot be carried. The consequence is twofold, for there is

now far more union among reformers than ever before. Lord Peel's Commission for the first time outlined a Temperance policy that could attract the average thoughtful man who realized the evils resulting from the excessive drinking prevalent among certain classes, and was anxious to see them mitigated, but who yet had never been convinced that the prohibition policy of the older Temperance leaders was possible. Lord Peel's work has now been taken over by the Temperance Legislation League, and it is evident from the support they have already secured that we have at last a Temperance programme which will appeal to all sections of Temperance opinion, and at the same time win sufficient support from the general public not only to carry it into law, but also, what is far more important, to carry the law into operation once it is passed.

The Licensing Act of 1904 also has been of great use in defining the present policy of all reformers. In the famous Clause 4 Parliament has embodied in law a clear ideal of what the licence of the future should be. By this clause the profits of all *new* licences are to belong to the public, and the licensing authorities are to be free to impose on them whatever conditions they think best in the public interest, and further they are to take into consideration the effect of these conditions on the trade of the house in estimating the profit belonging to the public. This is a great gain, for, as population nowadays develops in new areas with ever-increasing rapidity, the new licences will be in the near future the important ones. Further it is clear that two classes of licences, the old one lightly taxed and free from magisterial control, and the new one heavily taxed and under complete control, cannot continue permanently to exist side by side. The very absurdity of the fact that the publican made no payment for the old licence and pays fully for the more limited new one, is itself sufficient to make the abolition of the distinction inevitable sooner or later. The length of the time limit is comparatively unimportant, but the new Clause 4 licence must become the universal licence of the future.

The 1904 Act supplied yet another rallying-ground for all Temperance reformers when it became evident from the decision of the Courts in the case of the Birkenhead Justices that the power of the Justices to impose conditions on the older licences had been destroyed by the new Act. This result had been clearly foretold by the opponents of the Act in the course of the debates; and amendments were moved to avoid it. The Government, however, persisted in declaring that their fears were groundless, and that the Act left these powers untouched.

The imposition of conditions on licences, indeed, did not in the past depend on any statutory power of the Justices, but on their power of refusing the grant or renewal of a licence for any reason, so that they were always able to secure whatever conditions they thought proper by refusing to grant the licence at all, unless the conditions were accepted by the grantee. It is true not much use had been made of their power in the past, because active Temperance opinion had concentrated itself on the one point of securing the abolition of public-houses, and had refused seriously to consider any steps for their improvement. Opinion,

however, was waking up to the immense importance of improving the conditions at the very moment when the 1904 Act deprived the Justices of this power, and its restoration must stand in the forefront of the Temperance programme of to-day. The public-house, we can all agree, should not be a mere drinking resort owned and managed chiefly with the object of securing an outlet for the beers of some particular firm of brewers. It is the old club-house of the poorer classes, and was intended to be a place of general refreshment under decent conditions for all those who wished to use it. To-day the demand for other refreshments than alcoholics is growing by leaps and bounds, and every development of our means of locomotion increases it. Yet go into the average public-house, and it is obvious at once that it caters only for the drinker of alcoholics. Again, it certainly cannot conduce to a strict control of excessive drinking for the livelihood of those connected with the house to be practically dependent on the amount of liquor sold.

Under the present system, indeed, I have always failed to see how we can expect the publican to be more self-denying than other tradesmen, and to sacrifice his living for the good of his customers. We should see that he is secured a living wage, and then make it his first duty to see that the liquor he sells does no harm to his customers. But these and many other matters are all questions of the conditions under which the trade is carried on and not its abolition. They are all matters which can be quite adequately dealt with by the justices if only an enlightened public opinion will back them up, and if their old power of imposing conditions on licences be restored. In this direction, indeed, I believe lies our chief hope and chief work of the future. We must first secure a complete restoration of the power to impose conditions, and then we must see that it is fully and wisely used.

Two other very important results have also followed from the Act of 1904. It has given a great impetus to the formation of clubs, and it has largely resulted in the final disappearance of the old-fashioned private licence-holder. The reduction of the older licences, and the stringent conditions which the Act imposes on all new licences have indeed opened quite a new aspect of the club question. Hitherto they have increased comparatively slowly, and, while the need of more supervision has been generally recognized, all clubs have been regarded as being of the same general character, organized for social, political, or other similar purposes. Now, however, there is a real danger of a new type of club springing up merely to replace the public-house, and having no genuine membership purpose at all except that of drinking. At the moment, the brewery interest is opposed to clubs and has joined hands with Temperance reformers to press upon the Government the need of further legislation. This alliance, however, is only temporary, and is due to the brewers being at present the owners of the public-houses only. In many instances, however, they are already beginning to build clubs instead, and there is little doubt that unless clubs of this character are very promptly brought under the same regulations, and especially under the same taxation, as public-houses,

within a very few years this will become the general policy of the trade. The connexion of the club may not always be evident, but it is quite clear that the ordinary members of the labouring classes who use these buildings cannot possibly find the necessary capital to erect them independently, and the "tie" can be arranged in many ways quite outside any public form of control. The growth of this type of spurious club will also be much accelerated by the fact that not only do clubs only pay 5s. registration fee while a licensed house pays according to the annual value a licence duty of from £4 10s. to £55, but the new monopoly value charge is imposed only on the licensed houses. This charge is defined in the Act as "the difference between the value which the premises will bear when licensed, and the value of the same premises if they were not licensed", which the Justices are bound by Clause 4 of the Act to impose on all new licences, may be a very large sum working out at a considerable sum per barrel. In one case the charge was £5,000, and in another £2,500, amounting to a tax of approximately 25 per cent. of the entire gross profits of the alcoholic sales. From all these financial burdens the club is free, and it therefore needs no prophet to foretell that, if this amazing distinction is allowed to remain as licences are abolished or refused, the proprietary club will more than take its own place. The old argument that you cannot legislate for the working man's club without interfering with those in Pall Mall, disappears at once in the face of the new conditions. It is perfectly easy to distinguish between a club where the expenses are mainly paid by subscriptions, and those which depend mainly on their liquor sales. In the Reform Club, for instance, the liquor profits in 1905 amounted only to £760 against over £19,000 from subscriptions and rents. Clubs where more than a certain proportion of the expenditure is met by the liquor profits being in reality disguised public-houses, should be under the same control. Certainly, also, liquor sold in clubs should bear the same public charges as if sold in a licensed house.

I would urge special attention to both these points. Then reforms can be secured now because the new club system is only just commencing. Comparatively few persons are financially interested in it, and the brewers are on our side because their main interest lies in protecting from competition the public-houses they own. If we let this chance go by we shall very soon have to fight as great a vested interest in clubs as there now is in public-houses, and the whole effect of any reduction in the number of licences will be entirely lost.

The other unforeseen effect of the 1904 Act, to which I have alluded, is the final disappearance of the private licence-holder. He must, I believe, accept the fact that he cannot exist under modern conditions. The old conception of a licence was, that where one was required it might be given to any respectable man with a reasonably-sized house. No special accommodation, little capital, and less knowledge was required to enable the old-fashioned publican to do very well. Now all this is changed. In competing for the old houses the brewer, as he secures a wholesale profit of from 10s. to 20s. per barrel apart altogether

from the retail profit in the house, can afford to give a rental (or price) which makes any profit on the management of the house impossible, and consequently makes it quite impossible for any "free tenant" to compete with him. In new houses he has even more complete monopoly. These must be built to a special plan, often in a very elaborate way. A large capital expenditure is required, and at the same time the monopoly value charge takes away all chance of the house ever yielding more than a moderate business return on the capital invested. As a matter of strict law, indeed, the monopoly value charge should appropriate the wholesale profit for the public. For it rests on precisely the same definition of value as the compensation payment defined in Clause 2 of the Act, and Mr. Justice Kennedy's decision has finally included the wholesale profit in this valuation. If this was enforced it is certain no new licence would be applied for by any one! The practice of many Justices of making the surrender of old licences a condition precedent to the grant of a new one is a further safeguard to the brewers, for as they already own almost all the existing licences they alone can fulfil the required conditions.

It is clear that this state of things is unhealthy; for it amounts to the development of a complete monopoly of both present and future licensing in the hands of a small number of existing brewery firms. The remedy, however, is not to be found in trying to bolster up the obsolete system of private licence-holders, but by adapting our legislation to the new order of things. In the first place, the fiction that licence-holders are still bona fide tenants should be frankly abandoned both in legislation and in administration. We know perfectly well that they are managers, and in any new system must always be managers only. If the licence were frankly recognized as a licence to the actual owner or leaseholder of the house, and endorsed for each offence, whether the managers were changed or not, but at the same time every facility given to the licensee to get rid of an undesirable manager, there would be a much more effective control than there is now.

Then is it not clear that, as the private licence-holder has failed us as a competitor to the brewers and cannot be resuscitated under modern conditions, we must develop some other system to take his place? We cannot possibly submit to a universal brewing monopoly. The various Trust Companies, the Gottenberg system, and similar organizations, seem to supply the proper lines of this new development. They have taken different shapes in different places. Some have succeeded, some have failed, but they all embody the two cardinal principles that must, I believe, be the basis of the licensing system of the future.

1. That the remuneration of those concerned in the distribution of alcoholics should be by fixed payments independent of the actual sales, and that the control of the retail trade should be in the hands of disinterested persons of independent position.
2. That the profit of the licence beyond the cost of working it belongs to the public, and not to the public holder.

The first principle amounts to the substitution of officials whose

sole interest is to secure good management for tradesmen whose income necessarily depends on the amount of their sales. "Good management" is in fact substituted for "private profit" as the chief interest of the manager, and his whole sympathy is enlisted on the side of reform instead of being in opposition to anything that will diminish the alcoholic trade of the house.

The second principle, that the profit of the licence belongs to the public, has been so fully accepted by the 1904 Act in Clause 4 that it needs no further justification. The experience, however, of the last four years, as to the difficulty of fairly assessing the monopoly value where licences are granted to private persons, must result in more use being made of the Trusts. The only fair method of assessing the charge is to make it vary with the trade of the house, for working expenses do not increase at all in the same proportion as the sales. Such a fluctuating charge can only be properly levied if proper books are kept, and if the licensees have no interest in concealing their actual profits. It will always be difficult for private persons to fulfil these conditions, and the Trusts, therefore, can here be of real service to the licensing authorities.

With regard to the actual results so far secured by the system in Norway or Sweden, where it has been longest under trial, the evidence is overwhelming, not only as to the reduction in the consumption of spirits, to which also the system applies, but also as to the greater degree of public control secured.

In Gottenberg, for instance. The bar sales of spirits per inhabitant in 1875 was 12.99 litres, and in 1904 only 5.72 litres. In Bergen the bar sales have declined from 2.5 litres in 1877 to .87 in 1901. The two following paragraphs from the Report of the Commission sent to Norway by the Scottish Temperance Legislation Board in 1906 sum up the results concisely:—

"A deep impression was created in our minds by the emphatic declarations made by Norwegians of all classes in favour of the management system. The unhesitating approval of the system by statesmen, clergymen, physicians, town councillors, police authorities, the Press, employers of labour, labour leaders, and working men, was very remarkable. But more significant than this was the agreement among 'totalists' and prohibitionists that the management system was a powerful aid to sobriety, inasmuch as it helped to restrain excessive drinking, and thereby raised the moral standard of every town in which it was at work."

Again: "Our own impression, gathered from a close study of the principle and practice of the liquor licensing laws of Norway, from a personal investigation of the premises of the Samlap, and of every quarter of several towns by day and by night, is that the towns of Norway and the towns of great Britain cannot be compared. They can only be contrasted. The sobriety of Norway is as evident as the inebriety of Great Britain."

At home the system has now been in operation in the case of the People's Refreshment House Association for a period of ten years, and has received a great extension since 1901 when Lord Grey began the

formation of the County Trusts. At the present time there are thirty-eight different bodies at work and 233 houses are under reformed management.

The difficulties have been very great, and in some cases they have undoubtedly led to the failure of the undertaking. To begin with, many of those who were most enthusiastic about the system knew very little about the actual conditions of the trade, and wild statements were made as to the available profits which led the public to believe that every public-house was a gold mine. It is perfectly true that the total profits on the liquor sold in England are enormous, but competition has long ago run up both the price and the rental of licensed houses to such a figure that the profit left to the actual licence-holder, after the working expenses and the rent (or the interest on the purchase money) has been paid, is comparatively small. Messrs. Sherwell and Rowntree have unfortunately done much harm here, for in their excellent book they quote the nominal profit but they do not quote any figures as to the amount of the present capital value of the houses or as to the working expenses. Much disappointment has in consequence been caused by the failure of many of the Trusts to make a commercial success of their business. Again, they have been seriously hampered by the fact that in no instance have they yet secured the complete monopoly of a district. Another difficulty arising out of the smallness of the net profit in most public-houses (i.e. the balance remaining after the rent and all expenses of working have been paid) is that few Trusts have been able to organize an adequate office staff and inspectorate. These cost money, for the man with the gift of organization and the power of keeping other men up to the mark is a very valuable person in any business. Then in many places it has been difficult to find men of leisure with sufficient business ability and enthusiasm to fulfil properly the duties of director, and in almost all cases it has been impossible to raise the capital required for a proper development of the system. The actual managers, too, in the houses, have also had to be trained in a new conception of their position. It is indeed often curious even now to note in a Trust house that, though the manager makes a personal profit out of every cup of tea and every bottle of minerals and gains nothing whatever from the alcoholic sales, he is often much keener on the bar than on the tea room.

All these difficulties, however, are gradually being overcome, and the new type of public-house that the movement has developed throughout the country is becoming increasingly popular. The greater cleanliness, the bright tea rooms, the absence of alcoholic advertisements, and the ready provision of foods and Temperance refreshment, mark out the houses clearly enough. These difficulties, however, and especially the inability of an ordinary private Trust to procure sufficient capital to develop new districts in face of brewery competition show that some further organization is required if the threatened brewery monopoly is to be checked. Some have proposed to use the municipal authorities here and to entrust the new licenses to their control. Such a course would inevitably be very dangerous.

A considerable section of the electorate is very susceptible to liquor influence, and municipal elections would certainly suffer if that question were introduced. Control by elected representatives of those who use the houses would certainly not tend to greater strictness in management. At a recent election of Guardians in Bradford a "private and confidential" circular was sent to all licence-holders by representatives of the trade in the city pointing out to them that they could each influence ten or more votes! But it would be a great gain if some official commission were organized with power to provide the necessary machinery in cases where the local licensing authorities wished either to create new licences or to transfer the old licences from private to "disinterested" management. Such a commission might be entrusted with the proceeds of the monopoly value charge, and empowered to use it to the financing of new licences, where required, in new districts, and also for gradually buying up and transferring to disinterested management those existing licences which are not redundant, and which therefore do not come within the scope of the compensation claims of the 1904 Act. The present distinction of the M.V. charge is certainly unsatisfactory, as it practically goes to the relief of the local rates, while there is no means of dealing with the non-redundant old licences except through the time limit scheme. By using the M.V. charge on new licences and by gradually buying the old licences up and transferring them to disinterested management all hardship would be avoided, and in time the entire licensed system would be brought under public management, and the brewer again relegated to his proper work—that of brewing good beer.

In conclusion, I should like to emphasize once more my conviction that the key of the whole problem is to be found in the question of management. Abolition may or may not produce the results its advocates expect. Of its success I am myself doubtful, for experience shows that the trade, if unduly restricted in one shape, can easily develop in others less easy of control. Clubs are already taking the place of licensed houses. Bottled beers, which can be delivered from house to house, have in many cases already ruined the public-house trade in draught ale, and now draught ale itself is being put into quart bottles, and a gallon of ale in this convenient form can now be bought for 1s. 3d. by any cottager, delivered at his own door. Under such circumstances the value of abolition is doubtful. Improved management on the other hand, and the development of the social and non-alcoholic side of public-houses can do nothing but good, and it is therefore in this direction, and in the education of the young, that I trust the chief work of our Church will be found in the future.

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PAN-ANGLICAN PAPERS

Being Problems for consideration at the *Pan-Anglican Congress*, 1908

LUXURY

By THE REV. P. DEARMER

THE problem of Luxury is fundamentally important. It is simple enough, also; and yet the majority of men err about it. The well-to-do generally think that by spending large sums on selfish indulgences they are conferring a mysterious benefit upon the working classes; and the average working man is still apt to regard the extravagancies of the rich as useful to the poor because they give "employment". In fact the fallacy that "Luxury is good for trade" is still current to a remarkable extent.

Here, then, is something that lies at the root both of ethics and economics, something which is the main cause of our frightful present-day Mammon-worship,¹ and the main cause, also, of our vast, degrading poverty—something which comes up as a practical question to all of us every day of our lives, whether we be rich or poor,² and yet something which we are content to settle by a fallacy. Every day people are increasing their luxurious expenditure—for instance, the fashionable lady who a generation ago spent £300 or £400 a year on dress (which was bad enough) now spends, according to an able critic,³ double and treble that amount. In some cases, no doubt, this is because people are deliberately wicked; but in the majority it is surely due to ignorance and thoughtlessness—to the want of thought that does more harm than want of heart. People do this sort of thing in the main because they lay the pleasant unction to their souls that they are conferring a benefit on the poor by their own vanity and selfishness. Luxury, they fancy, is good for trade.

Now, even if luxury were good for trade, it would still remain a truism that there are higher things than trade, and that luxury is not good for religion or for morals. If there is one thing about which all historians are agreed it is that the decline of the great nations of the past has been due to the spread of luxury. Trade did not save them; and trade will not save us, unless we sweep back the growing tide of self-indulgence. The theologians, the philosophers, and all the great teachers of mankind are as unanimous as the historians. The matter is so clear that it would be waste of space—and a luxury of print—to dwell upon it here. The Old Testament and the New Testament, the

¹ What the "desire to be rich" may lead to may be studied in *The Jungle*, by Upton Sinclair.

² The poor of England manage to spend in luxuries, according to Professor Marshall's estimate, about £100,000,000 per annum, mainly, no doubt, in alcohol and gambling. This represents, of course, a small amount per head compared with the £400,000,000 spent in luxuries by the rich.

³ Lady Jeune (Lady St. Helier), *Lesser Questions*.

fathers and saints, and heroes and reformers, of the entire Christian history speak with one voice on this matter, and that a stern and terrible voice. And natural science is in the same camp with theology: the twenty-five men who dined in a London hotel this year at £100 per head may have been muddle-headed as to the benefit they were conferring upon society; but the doctors would be quite clear as to the effect of such dining upon the digestion.

The question of luxury is thus really a simple one. If you see a little boy eating up all the food at his end of the table, you do not say that it is good for the butcher and the baker; but that it is bad for the other boys who are hungry, and even worse for the greedy one himself. It is just the same in larger things: we are greedy, and we are very cruel.

There remains the economic point. All the wisdom of the world is against the luxurious man; but he shuts his conscience with the plea that *one* science, that of political economy, outweighs all the rest; and so he, careless enough about all economic and social science, justifies himself with an argument from popular "political economy".

And this one argument of his is an economic fallacy. For the economists are at one with religion in condemning luxury. Professor Laveleye in his book on the subject¹ says:—

"Primitive Christianity reproved it in the name of charity and of humility; political economy condemns it in the name of utility, and right condemns it in the name of equity."

The classical illustration of the economic effect of luxury is the breaking of a pane of glass. We may put it in this way:—

If Jones breaks a pane of glass that costs 3s. 6d. to replace, the glazier is very pleased and thinks that the waste of glass is a benefit to trade. But is it? Jones has lost the money *which he would anyhow have paid to some form of trade*. Suppose he had intended to spend it on mending his boots, what is the net result of the transaction? The glazier makes 3s. 6d., but the cobbler loses this 3s. 6d., which he would have otherwise made: so the one cancels the other, and trade stands just where it was, with the important difference that Jones's boots let in water. The community as a whole is 3s. 6d. poorer, and suffers to that extent.

Or, take it a step farther. Sir Humphrey de Jones, a moderate drinker, spends £3 a week on his dinner champagne. The wine-merchant of course is delighted, and says that trade is benefited—meaning of course his trade. In this case it is not Sir Humphrey's cobbler who loses; for Sir Humphrey has a plethora of boots—and of course it is true that if Sir Humphrey saved his £3 he might spend it in worse ways, though even if he did he would still be giving the same amount of employment. But supposing the wages of Sir Humphrey's sixty labourers were raised from ten to twelve shillings a week, would it not be better for them and their children? And "trade" would benefit just the same, for each of the labourers would be giving larger orders to their tradesmen to exactly the same amount. Or, if you like, suppose that Sir Humphrey spends this £3 a week on supporting six young men who are called by God to train for the ministry: each of those men is

¹ E. de Laveleye, *Luxury*, cap. I. (Translations: Sonnenschein, 1891.)

being brought up to the service of God and of man, and the ten shillings which each costs goes into the tradesman's pockets just the same. Or, again, suppose that Sir Humphrey (a converted man) saves so much by cutting down his luxuries all round that he is able to found a garden city: his money still goes in wages—bricklayers and carpenters, builders and architects, thrive on it—and a slum population is redeemed.

Homely illustrations like these serve to express the economic fact that money spent on luxuries is spent *unproductively*, while such money diverted to good and necessary things is also spent in wages but is spent productively. If for Jones's 3s. 6d., or Sir Humphrey's £3, we read £500,000,000, which Professor Marshall estimates as the sum spent annually by the rich and poor of England "in ways that do little or nothing towards making life nobler or truly happier",¹ we shall have some idea of the magnitude of the evil. In the drier language of the textbooks the nature of luxury as employing unproductive labour is expressed, as in Walker's standard *Political Economy*:—

"On the other hand, there is a disposition very frequently manifested to applaud luxurious expenditure, even in its most extravagant form, as a good thing in itself, because it 'makes trade good', 'puts money into circulation', 'gives employment to labour', &c. Whenever any great exhibition of extravagance is given, there are always found those who approve it for such reasons."

"Again, we say, those who take this view of the expenditure of wealth see only one side of the case. While most forms of extreme luxury do, at the time, give employment to labour and give a 'flip' to trade, there is almost always some use to which that wealth might have been applied which would have proved, in the long run, much more beneficial to the community at large and to the labouring class in particular."²

Now, vast numbers of our people are living in degrading and pitiable want, and are dragging up inefficient children to swell the future ranks of the unemployable. In London alone, Mr. Charles Booth tells us³ that there are 1,400,000 people living in miserable poverty, and other investigations have shown that other towns are no better.⁴ Now, why is this? Broadly speaking, it is because so much is spent on luxuries that there is not enough for necessities.⁵ Luxury is, in fact, the open sore which drains out the blood of the nation.

But art, and comfort, and science, and the mastery of nature are not luxuries, and education is not a luxury, and religion is not a luxury. These things are needful for a high and generous life, and the right progress of civilization does mean an increase in human wants. Public

¹ Alfred Marshall, *Elements of Economics of Industry*, 3rd edition, p. 356. Macmillan, 1900.

² Francis A. Walker, *First Lessons in Political Economy*, p. 306. Macmillan, 1890.

³ Charles Booth, *Life and Labour of the People*.

⁴ e.g., B. S. Rowntree, *Poverty: A Study of Town Life*. Macmillan, 4th ed., 1902.

⁵ For the statistics of these contrasts of modern society, see L. G. Chiozza Money, *M.P., Riches and Poverty*. Methuen, 1905.

expenditure (which is just what the well-to-do are apt to grumble at when the tax-collector appears) might well be far larger than at present; the most priceless picture, the rarest music, the most costly pageant, after all cost little enough if reckoned by the number of people who profit by them. There is no need to starve our lives; there is enough and to spare in the vast income of the nation—of any nation—if only it be not squandered by a thoughtless minority. As a matter of fact private luxury now walks side by side with public squalor, and London, but for its core of palaces and its fringe of villas, is hideous and miserable as it has never been before since first it was built.¹ To bring peace and happiness to the submerged multitudes will need a vast expenditure, and indeed will only be possible by a renunciation of the private waste in display and self-indulgence. "Men shall be simple in their homes and splendid in their public ways." We must bring home the truth to people—the moral which is also the economic truth: for the splendour of Solomon will only be ours in so far as we seek first the Kingdom and the Justice of God.

Meanwhile luxury increases and poverty grows no less. And the duty of the Church is to hold up the light to society.

¹ There are still, approximately, 1,000,000 paupers in England, according to the current official returns. In Japan, with a larger population, there are said to be only 29,000 (C. W. Saleeby, *The Doctor and the Simpler Life*, p. 10). But Japan has still a simple standard of life.

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PAN-ANGLICAN PAPERS

Being Problems for consideration at the *Pan-Anglican Congress*, 1908.

SWEATING

By MISS GERTRUDE M. TUCKWELL

WHAT is Sweating? The reply was framed for us now some fifteen years ago by Lord Dunraven's Committee of the House of Lords, who, after lengthy deliberations and the accumulation of a vast amount of evidence, arrived at a definition. Bad conditions of employment, long hours and a low rate of wage, when combined, were held to constitute "Sweating". The Blue Books which contain the evidence have been shelved, the poor witnesses who furnished the greater part of the record have returned to dismal tenement and mean street, or passed away to give place to fresh hordes of sweated workers. The sole practical result of the deliberations of the Committee exists in their precise statement.

It is a curious fact that having got our definition and paid heavily for it, we should still find a popular impression that instances of "sweating" are confined to the home. The shop assistant, working often under the hardest conditions of employment—anaemic and sickly from long hours and vitiated atmosphere—with insufficient pay to enable her to supplement the inadequate meals provided for her; the typist or clerk sitting all day in an airless basement and working till late into the night for 10s. or 15s. a week, are types of sweated labour. Even the conditions of work in factory or workshop may absolutely fulfil the requirements of our definition.

Nor must it be supposed that women alone are the victims of the system. At "The Sweated Industries" Exhibition organized in London in 1906, as at that in Chicago, men worked side by side with women in tailoring, umbrella making, and many another trade. Both in the home and in the factory the sweated labour of men is to be found.

Because of the depression and ignorance of these lowest strata of labour, trades may be found lingering which under ordinary and healthy circumstances would have long since died out as a home industry. In trades like matchbox or tie making, or straw-plaiting, prices are depressed not by the cupidity of the employer, but by a competition with machinery, and a hopeless sacrifice of labour ensues. Sometimes the ignorant attempts at help on the part of the charitable intensify the evil. The home workers' struggle is also rendered more acute by the competition with goods produced under favoured conditions and subsidized in Institutions. The under-selling thus arrived at is peculiarly mischievous, and this amateur method of partially supporting Homes, Institutions, or Societies by under-selling ordinary labour cannot be too strongly condemned.

The existence of the erroneous popular belief that sweating exists in the home alone, is due probably to the fact that the larger number

of instances to be discovered in any one class of work place are to be found there, and that owing to the absence of sufficient protective legislation its evils are there intensified. For factory and workshop we possess a people's charter—a strong regulating code. The rise of the factory system—superseding the old and more personal relation of employer and employed—with its attendant miseries of an exploitation of child labour, more serious even than that which confronts us in the Southern States of America to-day, roused the public opinion of this country more than fifty years ago. The wave of feeling, instead of being uselessly dissipated, as many such a tide of popular sympathy has been before and since, was utilized to afford the impulse for legislative action; and the first instalment of our factory code appeared.

The law which regulated this previously unchecked supply of cheap labour, and prevented the maiming and torture of the children, was followed by proposals to control the labour of women, and finally to some extent that of men. The old principle affirmed over and over again by Parliament, that the protection of the people is the business of the State, is merely restated in our factory code to suit new conditions. Imperfect, and in many cases still ill-enforced, it stands as an enormous power for good.

But our growing code of factory law has to a great extent ignored the home, and each fresh regulation for factory or workshop has intensified the depression of the home worker in the scale of labour. Driven into attics or cellars of the heavily rented tenements of our big cities, the family can afford sometimes but a single room, which forms the dwelling-place, the workroom, kitchen, nursery, laundry, sick-room, and mortuary for all. Here the children are born into the midst of toil and squalor; here at tenderest ages they join the army of wage earners, working before and after the hours of school-time, from early morning till late at night. Some of the evidence just taken before the present Committee of the House of Commons showed that children are working in some of the small hardware trades of Birmingham at the age of four and five years, and the Report of another Committee (on wage-earning children) gives the hours spent in wage-earning in some cases by little children as forty to fifty a week. Every member of the family is pressed into the service—idiot and "defective", old and young. Work in such a home is everywhere: it serves as a substitute for the children's toys, it lies on the bed of the woman whose child has been born but six hours and her tired fingers take it up; it drops only from hands that are dead. Of the courage, the patience, the dignity of such lives it is difficult to say enough. But the measure of our respect is also that of our bewilderment that, having by Commissions and Committees laid bare their hidden stories, we should still be hesitating before measures of redress.

The struggle of old and young, of sick and unfit in a fight for existence; the intensity of the work; the fact that all alike are labouring, has for its secret the wage received. In such cases the payment for work done falls to the sum of 1d. an hour, and the interminable labour of every member of the family cannot produce

a living wage. The inadequate pay of many classes of men's labour is notorious. The average pay of women has been stated, and I think fairly, at somewhere between 7s. and 8s. Rising in the great textile trades of the North to an average of over 15s., it descends in the case of some home workers to precarious earnings of 3s. and 4s. Nor, within certain limits, does any uniformity govern the rates of pay. There is ignorance not only on the part of the workers as to rates paid elsewhere, but the employers confess to the same position. "If you can prove to me that more is being paid by others for this work I will raise my prices," is a frequent statement, and a typical instance of the good faith with which this may be urged was shown in a case not long ago where an employer raised his payments from 2s. 11d. to 5s. 9d. a dozen for making certain goods, on proof being given him that he was underselling his rivals.

I myself have found a difference of 1s. or 1s. 6d. per dozen between the rates paid by different firms for the same work, and even for the same work payments by the same firm will frequently vary. The fact that goods for which 2s. and 3s. a dozen are received by the worker may ultimately fetch 16s. or 17s. in the shops, suggests that when all the expenses of rent, management, and general upkeep of factory and shop are met, the margin for the higher rate exists.

I lay stress on wage, putting its regulation before that of any other condition of employment, because on it depend health, comfort, life itself, yet its insufficiency at present is such that the situation of thousands of our workers is summed up by the woman who told us "you may as well starve without the work as with it".

Every now and then some police court story brings to light a case in which such a worker has gone under, and starvation or attempted suicide has ended all.

I may be told that on the whole these incidents are rare; but to admit this is only to confront as serious a problem, for help must come from outside sources, since one cannot live on 5s. a week. So the Poor Law feebly supplements these wretched earnings, neighbours slightly better off give of their own poverty, Churches and Missions contribute to stave off starvation—somebody pays!

Thus, a rate in aid of wages is set up to perpetuate a system by which the reward of labour received from the employer is habitually insufficient.

With wages thus supplemented, we hear comparatively little of starvation, but those of us who face the truth know that year by year, with help as casual and ill-regulated as are the conditions of labour to which it is directed, we perpetuate a system by which sickly, anaemic workers are rearing a still feebler generation, whose fight for work must be appreciably weaker, who soon inevitably swell the ranks of the unemployable and disappear into the abyss.

I have recapitulated these facts, and all who feel their responsibility for such ills in the State of which they are citizens must feel also that their survey is a challenge to redress them.

Redress, indeed, is long overdue, for we are a slow moving and

conservative people, and many of us, well-meaning but bewildered, have been hushed into acquiescence by fallacies masquerading as Political Economy. The value of that science has been indisputable; the attempt to marshal and arrange all the available facts and to reduce to a body of doctrine teachings based on study of our economic problems has had a great educational influence. It has led numbers of people to try and think out social difficulties for themselves. Here, however, the value of Political Economy ceases. To erect into laws of the Medes and Persians theories which vary in different countries, which are modified in our own from day to day, is absurd.

If the question is one of "worth" to the State, I can imagine no more extravagant method than that by which we buy labour at a price which renders it increasingly inefficient, in the next generation inevitably increases the problem of the unemployable, perpetually asks of the public to assist the employer in keeping alive those who are properly his charge. It would be difficult, I think, to establish, if we are to adjudicate on what a man is "worth" to the State, that the Coats combine, that the Vanderbilts and the Carnegies, are "worth" the enormous share of profits accumulated in their hands. Colossal fortunes on the one hand, a precarious existence on *1d.* or *2d.* an hour on the other, do not constitute a healthy State. We hear of iron laws of wages, of laws of supply and demand, fixed and unmovable. All study of Industry shows that none of these laws is immutable, that all are susceptible of modification.

One instance stands out in my mind—the picture of the condition of the Lancashire textile worker already named, where for an eight hours day, without overtime, with work carried on in large airy factories, the woman's average wage is somewhere about 15s. a week. Here, in contrast to the prompt dismissal of the isolated worker who states a grievance, difficulties as to wage are settled by interviews between appointed representatives of workers and employers.

The difference is caused by the workers' Trade Unions. These great textile combinations, in which more than 80,000 of the members are women, exercise an upward pressure in their trade against the constant downward tendency of wage in the struggle between capital and labour. They claim and gain a reward for their labour, which constitutes a living wage. Wages are the least the employer can get the worker to take, and the most the worker can get the employer to give, we are told, and considering the forces which fight the battle of capital, it is essential that the worker should be in a position to bargain equally for his share of profits.

What has come of this interference with "iron laws"? Nothing but good; for the worker leisure, comfort, room to live has resulted; for the employer himself larger profits arising from the increased efficiency of the worker; for the State generations of capable citizens. Such might also have been the position of the sweated worker. But we are moving in a vicious circle, and each generation sinks lower than the last. Underpayment begets inefficiency, and miserable conditions create the unemployable.

There is another direction in which we are perpetually modifying "the laws of Political Economy"; and that is by the worker's charter of factory law of which I have already written. The statutes which to some extent regulate the supply of child labour, limit hours of work, forbid the employment of mothers immediately after childbirth, and attempt to deal with all tampering with wage, are, in the opinion of old-fashioned Economists, an interference with "the laws of Political Economy". The tendency of modern labour-legislation is to relieve pressure on the labour market.

By the admission of all statesmen of all parties it has brought many blessings to the community.

The problem which confronts us is how to regulate the chaos of such inferior labour conditions as I have described; how to put the sweated worker in a position to bargain with his employer for a living wage. This cannot be reached as yet by the voluntary combination of a Trade Union; the sweated worker has sunk too low in the scale for that. The foresight which makes it possible to see beyond the day's struggle and the capacity for corporate action are gone; to demand a contribution to Trade Union funds from miserable earnings is to ask too great a sacrifice.

The precedent for dealing with such a situation has been established by every law for the protection of the worker, from the old times when rulers considered it their business to obtain for the worker "a convenient" wage, down to the Factory Law which, with its elaborate provisions for guarding children, young persons, and women, is a perpetual affirmation of the principle that the defence of its weaker citizens is the duty of the State. That regulation of wages which the great Unions secure for themselves must be secured by law for those too weak to bargain, and we must take a lesson from Australasia and New Zealand in dealing with our sweated trades.

Let me instance Victoria, whose solution of the problem seems peculiarly applicable to our condition. Here, the method resembles that already followed by several of our great Unions, in which Boards of employer and employed are formed to fix a standard minimum rate. The Victorian Parliament intervenes where cause is shown, to call such Boards into existence, and the deliberations of these deputed representatives of master and worker, directed by a Chairman of authority, fix the rate which the trade can bear. About forty of such Boards are now in existence, and their result has been not only the evolving of order out of chaotic conditions, but generally speaking a considerable rise in the minimum rate paid. South Australia has followed the example set by Victoria.

It is true that for a problem compact of causes so various, one solution alone is not enough. We must needs not only attack this question of the direct order and regulation of wage, but also by the extension and amplification of our Industrial laws, relieve the labour market of struggling hordes whose place is not in this arena. We need to develop the laws dealing with child labour till children disappear from the struggle for work, and are given back to school, to technical

training, and to play. We need to free the child-bearing woman from the necessity for wage earning. Old Age Pensions must provide rest for those whose working days are done, and a reconstituted Poor Law relieve us of the loafers and the unemployable. Nor will any such change involve new departures startling to the Conservative. We are but developing to meet existing needs, principles already laid down.

Surely, in such a case, had we been asked to do some great thing we would willingly have done it. Yet here I have suggested no great movement, only help in forwarding those measures, long overdue, which will enable us to feel that to some extent we have washed off the reproach of apathy and that before God our hands are clean.

There is a deep unrest among the people, a sense of suffering and injustice borne too long. They are not blind to the contrasts I have spoken of; they do not see unmoved vast fortunes spent in idle luxury while their nearest and dearest struggle with crushing poverty and want. They are turning away from the Churches, for there they find no large comprehension of their wrongs and needs, but rather an acquiescence in conditions that makes spiritual life impossible; for starvation is a soil in which piety cannot grow. Here and there a voice is raised which is reminiscent of the voice of Christianity's first founder, which recalls His rebuke of wealth and greed, but for the most part they are silent, ruling out of religion these questions on which our nation's life is based.

Will the Church rally to the people before it is found too late? This great Congress, with its delegates called from all corners of the earth, with its discussions and its prayer, with its offerings of men and money, may mark an epoch in our history.

To those of us who have loved and worked with "labour" the best thank-offering that can be offered to the Eternal is that of a Church vowed to the service of the people,—a Priesthood which shall turn from barren theological casuistry to comprehend the wrongs of labour, and to aid the new struggle for justice to the poor.

BOOKS FOR FURTHER STUDY ON SWEATED INDUSTRIES.

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PAN-ANGLICAN PAPERS

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THE STOCK EXCHANGE AND GAMBLING

SOME people ask whether the Stock Exchange is necessary. Well, it is the largest commercial body in the world. It is the nerve centre of the politics and finances of nations. It is the barometer of the world's prosperity and adversity. It is an indispensable wheel in the machinery of our commerce. As a body it has largely contributed to the establishment of our great City of London, which is foremost in the world's finance. Without it the Government could not borrow as it does. It could not have raised the millions required for the purposes of the nation in the past. Without it the Water Board could not have taken over the undertakings of the London Water Companies. Any scheme for nationalizing our railway system will depend in large measure on the Stock Exchange.

And now for a little history. Before the establishment of the Stock Exchange, in the seventeenth century, money was hoarded and there was no ready means of investment. But now a new profession sprang into existence. In a certain place in the Royal Exchange there stood among the groups of merchants there assembled a small knot of men who called themselves stock-brokers and stock-jobbers. Their business was in great measure to bring into connexion those who desired to exchange their money for stock and those who desired to exchange their stock for money. Hence the term Stock Exchange, the members of which are divided into two classes :—

1. Brokers.
2. Jobbers.

The business of these two is distinct. The two businesses may not be carried on in partnership, and the existing Rules of the Stock Exchange do not allow any member to act in the dual capacity.

The Broker is employed by the public to buy or sell stocks or shares on their behalf, and in so doing he is paid by a commission or percentage on each transaction.

The Jobber is a dealer in these stocks or shares. He deals directly with the broker, and is not supposed to act as the agent of any outside vendor or purchaser. He depends on the Broker for his business as much as the Barrister depends on the Solicitor for his. The profit consists of the difference

between the buying and the selling price. He buys in the hope of being able to sell at a profit, and he sells in the hope of being able to procure the thing sold for less than the sale price.

In either case, if he does not succeed he has to bear the loss. The jobber performs for the broker directly, and for the broker's principal indirectly, the service of securing a ready market; and as a rule the jobber deals in a particular class of property in respect of which he has a special connexion, but as a rule his business is a speculative one. He is a "bull" when he acts as a potential seller; that is to say, when he buys in the hope of presently selling at a higher figure than that at which he buys. The bull hopes for an elevation. He is a "bear" when he is a potential buyer; that is, when he sells what he does not possess in the hope of presently buying at a lower figure than that at which he sells. The bear chuckles at a depression.

We will now present some explanations and comments on the following transactions:—

I. SALES AND PURCHASES OF PROPERTY NOT IN THE POSSESSION OF THE VENDOR AT THE TIME OF SALE.

It follows from what has been said above that the jobber is every day concerned with dealings in respect of the sales of property not in his own possession at the date of the contract of sale. Such sales must frequently be made by jobbers, and are unavoidable in the ordinary course of a stock-jobbing business.

For example, a stockbroker, who has received instructions from a client to buy £1,000 Great Western Railway ordinary stock, goes into the Home Railway market and asks a jobber the price of Great Westerns. The broker does not say he wants to buy, for that would tempt the jobber to make the price high. The jobber would not, of course, give an out-of-the-way quotation, for the broker knows the market price almost as well as he does. The jobber names two prices, one at which he will sell and one at which he will buy. These prices might be 115-115½, meaning he would buy the stock at 115 or sell it at 115½. The broker then informs the jobber that he buys £1,000 stock from him at 115½. In the course of a few minutes the jobber may have several brokers carrying out similar transactions, and may find that he has sold far more stock than he possesses or can immediately procure. It is quite possible that the jobber would rather have bought; but once having made the prices, he must of course carry

out the transactions. When the broker confronts him, he may say he is only a buyer or only a seller of Great Westerns, but, of course, in refusing to deal both ways, he risks losing the order and to a certain extent his connexion with the broker. This is a simple instance of "sales of stock not in vendor's possession".

This system of dealing (which, however, is by no means confined to transactions on the Stock Exchange) is apt to be abused, and the jobber is tempted to slide from speculation into gambling pure and simple.

It was the popular craze for gambling in stocks and shares which resulted in the South Sea Bubble and the subsequent Resolution of the House of Commons, "That nothing could tend more to the establishment of public credit than to prevent the infamous practice of Stock-Jobbing."

Another flagrant instance of a disaster resulting from a popular craze for gambling in shares is that of "The London and Globe Finance Corporation, Ltd.," where condign punishment was meted out. The Legislature intervened in 1733 with Barnard's Act, which sought to turn all speculative dealings into misdemeanours. It proved abortive, and was repealed in 1860. In 1867 the Legislature was again provoked to intervention, but in the case of one class of property only, in respect of which there is now next to no speculation, viz. Bank Shares. Banks depend on credit for their stability to a greater extent than Consols, Railways, and other property, and the practice of "bearing" the market and speculating for a fall had been carried on to so great an extent as to affect the stability of numbers of shares in Joint Stock Banks. Leeman's Act was passed to prohibit sales of such shares which were not real bona-fide sales of shares actually in the market for disposal.

"Gambling in differences" and "speculating for a rise or a fall" are practices which may tempt those who indulge in them to become in a way freebooters who set to work to depreciate or appreciate the stocks which they profess to sell or buy.

II. DEALINGS WITH BUCKET SHOPS.

"Bucket Shop" is a name given to the office or firm of certain stockbrokers who are outside the Stock Exchange. As a rule no investment business is transacted through Bucket Shops, most of which depend for their profits on the gambling propensities of the public. They are entirely independent of the Stock Exchange and irresponsible. They usually issue their contract notes with a statement inserted that the business is "subject to the Rules and Regulations of the Stock

Exchange", but this is, of course, misleading, as the outside broker cannot be subject in any way to the Stock Exchange. A feature of their trade is advertising, and on the Stock Exchange this is absolutely prohibited. Their advertisements tend to the promotion and encouragement of gambling in stocks and shares, whilst the Press—reaping benefits from the advertisements—does not consistently go out of its way to oppose their demoralizing aims.

In short, Bucket Shops are very often offices kept for betting on the price of securities.

III. DEALINGS IN OPTIONS.

Options, though usually a means of gambling, are not necessarily so. The business of options could not be stopped without seriously handicapping genuine and useful transactions. There are comparatively few dealings in options. Business in options is very intricate and requires a great deal of caution, constant attention, and to a certain extent skill. Buying an option is sometimes useful for securing a profit or guarding against a loss. In buying options, though your loss is limited, your profit is not limited.

Options are of three kinds: (1) The Put, (2) The Call, (3) The Put and Call.

(1) In the case of the Put Option, the operator buys the right to sell so much stock on a certain day at a certain price.

(2) In the case of a Call Option, the operator buys the right to buy so much stock on a certain day at a certain price.

(3) In the case of a double option (i.e. the Put and Call) the operator buys the right either to buy or sell so much stock on a certain day at a certain price.

It is easy to see that Option Dealing may be developed readily into the most intricate combination of transactions. It is also abused by gamblers.

The question of the validity of a "put and call" option has been dealt with in the Courts. The validity depends on the circumstances of each particular case. If it be a contract for good consideration for the right to call for definite shares, it is a perfectly valid transaction and not one in the nature of a bet or a gaming contract. If, however, it be a mere transaction in differences it is invalid at law. Moreover, the Committee of the Stock Exchange would refuse to recognize it as binding under their rules. A transaction, however, may be clothed in legal form and may in form not offend against the Rules of the Stock Exchange. In fact, however, it may be a pretence. In one case (*Sadd v. Foster*, 1897, 13 T.L.R.

207) Lord Esher made some caustic remarks on such a transaction. "It was," he said, "one which consisted in an endeavour to keep up the price of shares, and was not, he thought himself, other than a gambling transaction and one morally unjustifiable. A transaction put into the jargon of the Stock Exchange in order to make it appear a true one." The form alone will not make a transaction valid at law. If it be shown that it was the intention of both sides to make a pretence of the form, the Law will refuse to recognize it. (*Universal Stock Exchange Ltd. v. Strachan*, 1896, Appeal Cases, p. 166.)

IV. CARRYING OVER OR CONTINUING AN ACCOUNT.

Probably about four-fifths of these transactions are more or less of a gambling nature, but here again it is very often impossible at the time to distinguish between the false and genuine business. With few exceptions all stocks and shares bought or sold must be paid for at the ordinary settlement, which takes place twice a month. But it would be obviously impossible for every buying or selling transaction to be completed at the stipulated time. For a buyer might be disappointed at not receiving the money he expected to receive in time to pay for the shares he had purchased, and might desire an extension of time till he did receive the money. Bonds or shares, on the other hand, might not be available for delivery from a variety of causes. In fact, so many circumstances might render it desirable for a buyer or seller to postpone his bargain, apart from undue speculation, that continuation or "carrying over" became a necessity, which the Stock Exchange had to recognize. Hence the term *Contango-Day*.

V. DEALINGS ON THE COVER SYSTEM.

There is no space to go fully into "Dealings on the Cover System", with similar transactions. All that can here be said as to them is that they are probably to be regarded as gambling transactions and outside the sphere of genuine business.

REFORM.

What possibilities are there of practical reform with regard to Stock Exchange business from an anti-gambling point of view?

The reformer who is not acquainted very intimately with

the Stock Exchange must not "rush in where angels fear to tread". The Royal Commission of 1877 went at length into the subject of Stock Exchange gambling. As a result the Commission exonerated the Stock Exchange from the charge that it encouraged gambling. It found that it was, as a rule, impossible for members at the time of executing orders to distinguish between those which were gambling and those which were legitimate transactions. The Commissioners did not think it practicable to render gambling business any more illegal than it was already. Those who indulged in it were, they found, mainly the younger and more necessitous members of the Stock Exchange, the Committee of which is always most anxious to do anything practical towards checking gambling. There are many rules which are for the express purpose of putting a stop to various methods of gambling, and every member of the Stock Exchange has annually to sign a declaration that he will conform to the rules of the Committee. It is very exceptional to hear of these rules being broken. To mention one such rule, the Committee strictly order that members must not deal speculatively for employees, but only for principals. Another rule forbids dealing in dividends. Some years ago there was much gambling in transactions of this nature, but it is now non-existent. Any reformer would be welcomed by the Stock Exchange Committee, but he must be prepared to know what he is talking about, and to remember that it is possible to pull up wheat with the tares. He will also find that a high code of business law and almost absolute security and trust prevail in the Stock Exchange, the like of which, perhaps, do not prevail elsewhere in other spheres of commerce. Further, he must remember that laws and rules which cannot be enforced are useless, and in fact do more harm than good. The broker need not even speculate, much less gamble; and while it is conceivable that the time may come when the jobber of the present day is a thing of the past, the London Stock Exchange could not get through the mass of work which it has to do at the present time without him. True, it is a system of speculation, but without speculation commerce and industry would not make the headway which is necessary for the welfare of the world. Speculation is in a sense the fount of experiment and the handmaid of enterprise, and need by no means degenerate into gambling.

SUMMARY.

1. The position of a broker acting for a real principal in respect of a real exchange involving a real transfer and delivery

of property in the market for disposal would appear to be unassailable both from the legal and the moral point of view.

2. The position of a jobber in respect of such a transaction as is specified in (I) *supra* does not offend against the law of the land nor the rules of the Stock Exchange, nor does it appear to offend against morality. The system of remuneration may not be ideal, but neither the broker nor the broker's principal stands to lose by the jobber's gain.

3. The majority of transactions in "Differences" and under the Cover System are mere bets on the market price of property on a future day. They are pure gambling. It is transactions such as these which an eminent judge had in his mind when he said, "I do not like the rules and proceedings upon the Stock Exchange." (Brett, L.J., in *Thacker v. Hardy*, 1878, 4 Queen's Bench Division, p. 693.)

For further reference to Stock Exchange business see in particular *The Stock Exchange*, by Charles Duguid, and *Stock Exchange Accounts*, by Stephen M. Killick. The writer of this paper owes his acknowledgements to these works, as well as to the kind offices of two members of the Stock Exchange.

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1908.

S.A. 3 (k)

PAN-ANGLICAN PAPERS

Being Problems for consideration at the *Pan-Anglican Congress*, 1908.

RURAL HOUSING

By MISS CONSTANCE COCHRANE

THE Housing Question is now almost universally admitted to lie at the root of every other social problem. In the home the character is first influenced for good or evil, and the higher instincts are either developed or crushed. As plants thrive and grow only in genial soil, so the flowers of health, prosperity, and self-respect will only thrive and grow where the conditions are favourable. It is true that occasionally a vigorous plant may expand in spite of adverse conditions, and the same may be granted for the human plant, but such exceptions are rare.

The conditions of rural housing and sanitation in England, as they affect the health, prospects, and right independence of the agricultural labourer, are at the present time far from satisfactory. Cottages are scarce, crowded, and insanitary; frequently very damp and without any wholesome water-supply—often without any supply at all. It is sometimes impossible to obtain milk in villages, and proper supervision of the small dairies is practically non-existent.

The question of the unemployed is largely complicated by the influx to the towns of the best of the young country labourers, many of whom are driven away by want of homes, more by want of prospect, and some by want of work. At about twenty years of age the majority of agricultural labourers are receiving the highest wage to which they will ever attain. Handicapped by the ordinary vicissitudes of life, few are able to do more than provide for sickness and burial by joining some benefit society. These societies are too often merely local, and fail to meet their liabilities when called upon.

In spite of great improvement in its management, there is still, happily, a strong feeling against looking upon the Workhouse as a final home. And yet for many a widow and aged labourer there is no other prospect, for even when their relatives are able and willing to support them their homes are needed for workers.

The rural housing question is so complicated by reason of its intimate connexion with other social questions that the causes for the present unsatisfactory conditions can be but barely touched upon in a short paper such as this. No social problem can be treated by itself, nor by one or even several measures. All are parts of one great whole, of which the dominant and abiding factor is the individual. It is the short-sighted selfishness of the individual in the past, and his failure to realize his personal responsibility as to character and conduct, that have resulted in the dislocation of society, and brought the rural housing question, amongst others, into the prominence for which its unhappy condition is responsible.

All selfishness is self-destructive, given sufficient time for Nemesis to accomplish its end. Even from the worldly point of view, does it demonstrate a wise foresight to maintain that true business principles consist in extorting the utmost profit from an undertaking? Will not such action result in the incurring of indirect liabilities, which will probably more than counteract the extra profit extorted?

The depopulation of the rural districts to-day has been largely caused by the divorce of the labourer from the soil, also to some extent

by the introduction of machinery, and the laying down of arable land to grass. At the time when agriculture was flourishing, a number of small holdings were absorbed into large farms, in order to increase the profits of the richer man. More recently, when the evil results of this policy became recognized, the movement in favour of restoring a certain number of small holdings has been hindered by the difficulties and cost of severance and equipment. The most enterprising of the village population, unable to follow their natural occupation of cultivating the land with the hope of improving their position, have been forced into competing in the already congested labour market of the towns. In the villages the results are disastrous in many ways: depression becomes general, local trade suffers, and dullness pervades the district. The food-supply grows less, and, according to Mr. Rider Haggard, "Two-thirds of the productiveness of the soil runs to waste, large tracts of land which should be cultivated being turned into sporting estates".

Should a disease break out among cattle, incurring loss to the owner, every effort is made and no expense is spared to stamp it out; but if chronic illness, and even death, occurs as the result of living in an unhealthy home, or if immorality of the worst kind is fostered owing to inadequate sleeping accommodation, frequently no effort is made to alter the conditions responsible for these evils, and the argument that cottage property does not pay is considered sufficient to exonerate the owner from any blame in the matter. It is not realized that even the material cost of such results is actually greater than in the case of cattle, since it is only felt indirectly in the form of a higher poor rate, and the general expenses of hospitals, asylums, orphanages, prisons, and homes for the feeble-minded.

When agriculture was more prosperous in this country, the land-owner looked upon the cottage as part of the equipment of the farm, but now that the cultivation of the land will not admit of the four profits of the land-owner, land-agent, farmer and labourer, it is considered that cottages ought to help to make up the deficiency by yielding a return. As cottages are never let at a commercial rent, they may still be considered as forming part of the wages.

In the open villages the position is different. These consist mainly of very poor cottages owned by small local speculators who are often at a loss how to invest their little savings, and can see an immediate return in the rent of a cottage. Many of these are occupied by farm labourers working for corporate or individual land-owners who are without sufficient cottages of their own, but many more are the refuge of the widow, the single woman, and the old couple. To a large extent this property is in an extremely dilapidated condition and is rapidly disappearing, often at the rate of one house every year, and in many villages no others are built to take their place.

Although rents are generally rather higher than in the close villages, they are still too low to admit of the necessary repairs, which might often lengthen the life of the cottage. In this way the effect of the Truck System, in regard to cottages, completely frustrates any attempt to meet the demand by building.

Thus, although in populous districts in the home counties and the suburbs of towns, it is mainly the land-question which prevents cottage building, in remote rural districts, given the land for nothing, still a labourer's cottage cannot be built to let at the customary rent.

At the lowest estimate a pair of brick cottages with three bedrooms and two living rooms cannot be built for less than £300. For the sake

of argument, we will allow a small fence, and woodshed, and a well for the joint use of the two cottages (though it is very doubtful if this could be done). Allowing 5 per cent. interest on the £300, a few shillings for depreciation, and the usual amount for rates and insurance, the cottages cannot be let for less than £10 a year each, which is more than double the rent paid for the older cottages, and just double that paid for the new ones. These remarks apply to the majority of the remote and purely agricultural districts, and the figures show that the demand cannot be met by the ordinary builder.

It would be of some assistance if in every fair-sized village a few cottages were built for those in a position to pay a commercial rent. The smaller vacated cottage could then be occupied by the labourer.

The provision of large gardens would also enable a higher rent to be paid, and would obviate the necessity for drainage—one of the most costly and unsatisfactory necessities of village life when houses are crowded together without gardens.

It is to be regretted that so much prejudice exists in favour of the almost exclusive use of brick for cottage building. If the materials found in the district could more frequently be utilized they would often be both less expensive and more pleasing to the eye. For instance, nothing can be more comfortable, warm in winter and cool in summer, than a cottage of "mud and stud" with a thatched roof. The reason why the old cottages of this kind are objectionable is that they entirely lack damp-courses, proper foundations, and sufficient window space. (Where rain-water has to be carefully collected from the roof, thatch is of course undesirable.)

At Winterslow, near Salisbury, where small freeholders have built between thirty and forty of their own houses, a builder specially skilled in the use of local material can erect a good five-roomed cottage for £115, out of the chalk dug from the site. In this way the houses have both cellars and water tanks, the separate cost of the latter consisting only of the lining tiles and cement. If encouragement is to be given to the use of local materials, a revision of by-laws will be necessary in some localities.

In many instances village tradesmen and others would be glad to build their own cottages if they could obtain land at a reasonable price and in a convenient situation.

The soundest solution of the rent difficulty would be the raising of wages to a figure which would cover a commercial rent. This could be achieved by a readjustment all round, but might be somewhat difficult to accomplish, for unless widely adopted it would not work. The labourer should rent directly from the owner at a commercial rent. The farmer should pay to the labourer the extra wage to allow of this; and the owner should deduct the same amount from the rent of the farm. In this way, although the owner would receive less rent for his farms, the equivalent would be paid by the cottagers. The value of this solution would be the immediate bringing into the market in the ordinary way of a large number of cottages.

So far one of the most important factors bearing upon rural housing and sanitation has not been touched upon, namely the question of local government and administration. The local authority (Rural District Council) appointed to deal with all matters connected with health, housing, water-supply, and the Poor Law, consists of one or more elected representatives from each parish in the district, which may comprise small or very large areas, varying from one to over sixty parishes. This body, the members of which are elected every

three years, meets usually every fortnight, sometimes once a month. The appointment of a Medical Officer of Health, Surveyor, Inspector of Nuisances, and Relieving Officer, is compulsory upon all Councils. Each parish has also its Council or Meeting, and may make representation to the County Council or Rural District Council as to allotments, small holdings, building schemes, water-supply, and other health matters.

The County Council is the largest local body, its area usually comprising that of the county. This council is composed of one or more members from each rural district. The County Council has large powers in dealing with education, building schemes, small holdings, &c., and may appoint a Medical Officer of Health for the county; but up to the present time barely half the counties in England have availed themselves of this power.

At first sight it would appear that ample provision has been made for a complete and satisfactory scheme of Local Government. After a trial of some fifteen to twenty years, however, the results have been far from satisfactory. Though we have to acknowledge here again that the fault lies rather with the individual, with whom rests the carrying out of the work, than with the scheme, there are certain defects in the scheme itself which are obvious to an impartial observer. One of the most important of these consists of the terms of appointment of the rural Health Officers. The usual custom for the Medical Officer to hold his post subject to annual reappointment by the local Council is disastrous to the interests of public health. A large number of Health Officers derive their income principally from private practice, and when it is considered that in the conscientious discharge of their duties they frequently have to report unfavourably, not only on the properties of their patients, but on that owned by one or other member of the Council, in whose hands their reappointment rests, it will be readily understood that the number of men who can successfully face these difficulties, without losing their posts, is extremely small. Again and again has it happened that an officer has lost his appointment through the conscientious carrying out of his duty. The stamp of men willing to hold such a position is in consequence rapidly deteriorating, and no special knowledge of sanitation or health matters is thought necessary, when the only way for the officer to be sure of keeping his appointment is by doing as little as possible.

The same thing holds good with the rural Inspectors of Nuisances. At the present time no certificate of sanitary knowledge is legally required for these officers; consequently, though every year a large number of men and women go through a course of training in sanitary matters in order to fit them for such work, the Councils frequently fix their choice on an untrained man, who they think will be less alive to the sanitary needs of the district. One of the most important duties of the rural Health Officers is the house-to-house visitation of their district, as, without such systematic inspection, its true condition cannot be known. Although this duty is strictly laid down by the regulations of the Local Government Board, it is almost universally disregarded. The need for reform in this respect has been emphasized in the following words by Mr. Wilson Fox:—

"I venture to reiterate that until the inspection of cottages is undertaken by the County Councils, or a Government Office, through capable and disinterested officials, influenced by no local prejudices or interests, so long will the housing of the labourers remain a great blot on our rural life."

Here, then, two reforms are distinctly needed.

1. Proof of some certificate or diploma of sanitary knowledge should be made compulsory for both Medical Officers of Health and Inspectors of Nuisances.

2. The whole conduct of the Health Service should be in the hands of a wider, more impartial, and more responsible authority.

Although on many Rural District Councils throughout the country there are a certain number of public-spirited men and women, whose sole aim is to serve the community, and who, in spite of difficulty and opposition, have here and there succeeded in carrying out some reforms, the efforts of many more have been entirely frustrated by the dead weight of ignorance and indifference, or by the active opposition of those whose sole object is to protect or benefit their own pockets.

Within the last few years the Local Government Board have held a large number of inquiries in rural districts, and the most conspicuous features to be found in the reports of the districts inspected has been neglect and maladministration on the part of the sanitary authorities. The evidence laid before the Select Committee on Rural Housing, presided over by Sir John Dickson-Poynder in 1906, all goes to prove this point, and entirely justifies the recommendation made by that Committee that the administration of the Public Health and Housing of the Working Classes Acts should be transferred to a wider authority.

Although there is no justification for the attitude of the majority of rural sanitary authorities, it must be borne in mind that the districts they administer are often very poor, and necessary schemes of water-supply and housing cannot be carried out on that account. For this reason also the administration should be in the hands of a wider authority, and the cost spread over a larger area.

The question of water-supply is a very serious one in many rural districts, and the present law affecting it is far from satisfactory, partly because it was framed principally for towns. Also under existing administration unfair advantage is taken of its necessary indefiniteness.

As exemplifying one of the chief defects in the existing law, the following instance is one in which the Rural Housing and Sanitation Association was asked to render assistance:—

"Nine cottages depend for their supply of drinking water on a pond fed by the surface drainage of ploughed fields and a ditch. Close by, and within a few yards of the ditch, is a sanitary convenience used by sixteen or more persons, which after heavy rain overflows into the ditch, and the contents of the cesspit, when it is emptied, perhaps once in each year, are thrown on the surrounding ground, whence much must be washed into the pond. The surface of the pond is covered with a thick green scum, and the water is dark and muddy. The cottagers always have to strain it and let it stand for some hours to clear further, and it is always full of animalculae. Twenty-three people use this water, and the children are constantly suffering from sore throat and diarrhoea, &c."

According to the present law a supply of water could be enforced, provided the cost for each cottage did not exceed £6 or £8. This for the nine cottages would amount to £54 or £72—but, though one well could be dug to supply the group of nine cottages for about £25, there is no power to compel this to be done. It will be readily understood that £6 or £8 is an insufficient sum to provide a water-supply to a house, except where water is laid on as in a town; there is therefore nothing to be done but to close the cottages as unfit for habitation, or to leave the inhabitants to their polluted water and consequent ill health.

The further establishment of small holdings, which recent legislation has done so much to encourage and promote, ought to do a great deal towards bringing back prosperity to the rural districts, if the holdings are also supplied with cottages. It is to be hoped that care will be taken to establish on the land those who have learnt by experience how to cultivate it successfully. It is also essential that small holdings shall be worked on co-operative principles, and that there should be in connexion with them a reserve fund or agricultural bank.

The settling of workers upon the land in a more independent position will, in all probability, help to restore the interest, which is fast dying out, in such skilled labour as thatching, hedging and ditching, draining, making hayricks, &c. By offering them better prospects it may reasonably be expected that more zeal and intelligence will be introduced into farming by the young labourers, who would prefer a country life if it gave them sufficient scope for their energy and personal effort.

With the promotion of small holdings the necessity for agricultural education is increased. The principles underlying the sciences of agriculture and horticulture must be taught and practically demonstrated in schools and school gardens. Pamphlets should be circulated, and village lectures given on poultry-rearing, bee-keeping, pig-keeping, the management of stock, on soils and manures, on fruit culture, and on modern methods of land cultivation. In these days of severe competition no effort must be spared if successful results are to be secured.

In an old country like England the best has often to be made of adverse conditions which have been allowed gradually to grow up, but in a new country, or in developing a new village, the lessons of past experience can be borne in mind, and evils which are so hard to cure may be prevented from arising.

We have noticed defects in existing legislation, in municipal administration, and in the action of individual owners, which have all contributed to increase the difficulties of the problem which England has to face. It is clear, therefore, that if the present unsatisfactory conditions here are to be remedied, and the like avoided in new countries, the legislative bodies, the local authorities, the owners, occupiers, and the general public must all combine in united effort. In introducing or amending legislation, expert opinion should be consulted, and the laws should be framed in the interests of the whole community, without favour to any special class.

Members of municipalities should realize that careful study and a practical apprenticeship are as essential for efficient work on public bodies as they are in any other calling.

The owner should recognize that all property is of the nature of a trust, and that he is personally responsible for the proper condition of his houses, and for their suitability for the families occupying them. If a house, fit only for a small family, is occupied by a number so large that they cannot live decently, the owner is unquestionably responsible, and ignorance of the fact is no excuse.

The tenant must do his share by keeping the house and surroundings in a clean and healthy condition, by the punctual payment of rent, and by observing regulations framed to prevent overcrowding and the spread of illness.

The general public have an important part to play. Public opinion is one of the most powerful forces for good or evil in any community. The wrongs which now exist would in many cases never have arisen but for the apathy of the nation in general. When once the voice of public opinion is raised in protest against any abuse, it will not be long

before that abuse begins to disappear. Without an enlightened public opinion the best law remains a dead-letter, and the best thought-out scheme of local government proves a failure.

It is the part, then, of individual citizens first to consider and study these questions, and having discovered the practical remedies, to leave no stone unturned to ensure their speedy application.

In the past the Christian Church has used its enormous influence to combat the special sins peculiar to each succeeding age. That influence has now to be brought to bear upon one of the greatest dangers of the present time. The love of luxury runs through every class of society, and leads to unjust, if not actually dishonest, ways of getting money. Not only in the matter of rural housing, but in many other social questions, the results of a policy of greed and selfishness are becoming evident to all. In every class the absorbing desire to gain and to keep is deadening the consciences of men and women to the perception of higher things. It is the part of the Christian Church to attack the evil at its root, and to lead men to a greater simplicity of life and a deeper sense of brotherhood.

AVERAGE EARNINGS OF AGRICULTURAL LABOURERS IN ENGLAND, FROM THE SECOND REPORT BY MR. WILSON FOX, CONTROLLER-GENERAL OF THE LABOUR DEPARTMENT OF THE BOARD OF TRADE.

County.	Average weekly rates of cash wages paid throughout the year.	Average weekly earnings (including the value of allowances in kind).	Excess of earnings over cash wages.
NORTHERN COUNTIES :			
Northumberland	s. d. 19 4	s. d. 21 7	s. d. 2 3
Durham	s. d. 20 0	s. d. 22 2	s. d. 2 2
Cumberland and Westmorland	s. d. 18 4	s. d. 20 0	s. d. 1 8
Lancashire	s. d. 18 10	s. d. 20 7	s. d. 1 9
Yorkshire, East Riding	s. d. 16 9	s. d. 19 2	s. d. 2 5
Yorkshire, North Riding	s. d. 16 9	s. d. 18 10	s. d. 2 1
Yorkshire, West Riding	s. d. 17 3	s. d. 19 10	s. d. 2 7
MIDLAND COUNTIES :			
Derbyshire	s. d. 18 8	s. d. 20 7	s. d. 1 11
Cheshire	s. d. 17 0	s. d. 18 9	s. d. 1 9
Nottinghamshire	s. d. 17 3	s. d. 19 9	s. d. 2 6
Leicestershire and Rutland	s. d. 15 9	s. d. 17 4	s. d. 1 7
Staffordshire	s. d. 15 11	s. d. 18 4	s. d. 2 5
Shropshire	s. d. 14 8	s. d. 18 0	s. d. 3 4
Worcestershire	s. d. 14 2	s. d. 16 5	s. d. 2 3
Warwickshire	s. d. 14 4	s. d. 16 4	s. d. 2 0
Oxfordshire	s. d. 12 0	s. d. 14 6	s. d. 2 6
Northamptonshire	s. d. 14 1	s. d. 16 2	s. d. 2 1
Buckinghamshire	s. d. 14 8	s. d. 16 4	s. d. 1 8
Middlesex	s. d. 17 10	s. d. 20 4	s. d. 2 6
Hertfordshire	s. d. 14 8	s. d. 17 2	s. d. 2 6
Bedfordshire	s. d. 13 6	s. d. 16 6	s. d. 3 0

AVERAGE EARNINGS OF AGRICULTURAL LABOURERS (continued):—

County.	Average weekly rates of cash wages paid throughout the year.	Average weekly earnings (including the value of allowances in kind).	Excess of earnings over cash wages.
EASTERN COUNTIES:			
	s. d.	s. d.	s. d.
Huntingdonshire	13 8	16 2	2 6
Cambridgeshire	12 8	16 1	3 5
Lincolnshire	15 6	18 8	3 2
Norfolk	12 4	15 3	2 11
Suffolk	12 9	15 6	2 9
Essex	13 9	16 11	3 2
SOUTHERN AND SOUTH-WESTERN COUNTIES:			
Kent	16 4	19 7	3 3
Surrey	16 4	20 0	3 8
Sussex	14 10	17 7	2 9
Hampshire	13 9	17 9	4 0
Berkshire	13 2	15 11	2 9
Wiltshire	12 9	15 8	2 11
Dorsetshire	11 11	15 6	3 7
Somersetshire	13 6	16 11	3 5
Herefordshire	13 3	16 3	3 0
Monmouthshire	16 6	18 10	2 4
Gloucestershire	12 11	15 5	2 6
Devonshire	13 9	17 1	3 4
Cornwall	14 0	17 4	2 10

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1908.

Pan-Anglican Congress.
Section A.

THE CHURCH AND HUMAN SOCIETY.

MORALITY IN COMMERCIAL AND SOCIAL LIFE.

THE success of a Congress depends, not only on the expert knowledge and eloquence of the speakers, but also on the general level of intelligence among the audience. Every member of the Congress, by means of some previous study, should be in a position to appreciate the fundamental principles which lie at the root of every Christian discussion, to follow readily the drift of any argument, and to exercise a certain amount of critical judgement in discriminating between rival theories or interpretations.

THE CHRISTIAN POINT OF VIEW.

(i) In the New Testament the Church is set in contrast to the "world"—i.e. human society in so far as it is organized apart from the recognition of God. But by this very contrast the Church is placed in a special relation to all forms of social activity. All the materials and faculties of human life are meant to serve a Divine purpose. Social usages, commercial methods, political measures—all are capable of becoming ethical forces. For this the Church is responsible, in virtue of her power to regenerate and consecrate all things to the service of God. It is in this sense that we accept the comprehensive words, "All things are yours." The attitude of the Church, then, represents at once a universal claim and a universal obligation. She demands from human society that every department of social life should be brought under the ultimate sway of the Christian law. She also owes to human society the actual presentation in practical life of what the Christian law really means within the sphere of her own freedom.

(ii) The Christian method of social reform is distinguished by the fact that it demands, not conduct merely, but character, and aims at the production of that character by the spiritual agencies of the Church. But there is no necessary antagonism between this essentially Christian method and other methods which depend on the authority and force exercised by the State. The State is regarded as entrusted with the administration of Divine justice, and its officers are "God's ministers", who should "attend continually on this very thing". The Christian citizen, therefore, is morally bound to make full use of his political influence. But here, too, he will be inclined to test all social institutions and forces by their influence on character, and to recognize that in any matter of State action the main question is always—Will it vindicate social justice or increase social efficiency?

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 SMITH. *Commercial Gambling*. (Sampson Low. 2s. 6d.)
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(c) Sweating.

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 BLACK. *Sweated Industry*. (Duckworth. 3s. 6d. net.)
 Anti-Sweating League. *Report of Conference on the Minimum Wage*. (6d.)
Catalogue of Exhibition of Sweated Industries. (6d.)

AVERAGE EARNINGS OF AGRICULTURAL LABOURERS (*continued*):—

County.	Average weekly rates of cash wages paid throughout the year.	Average weekly earnings (including the value of allowances in kind).	Excess of earnings over cash wages.
EASTERN COUNTIES:			
	s. d.	s. d.	s. d.
Huntingdonshire	13 8	16 2	2 6
Cambridgeshire	12 8	16 1	3 5
Lincolnshire	15 6	18 8	3 2
Norfolk	12 4	15 3	2 11
Suffolk	12 9	15 6	2 9
Essex	13 9	16 11	3 2
SOUTHERN AND SOUTH-WESTERN COUNTIES:			
Kent	16 4	19 7	3 3
Surrey	16 4	20 0	3 8
Sussex	14 10	17 7	2 9
Hampshire	13 9	17 9	4 0
Berkshire	13 2	15 11	2 9
Wiltshire	12 9	15 8	2 11
Dorsetshire	11 11	15 6	3 7
Somersetshire	13 6	16 11	3 5
Herefordshire	13 3	16 3	3 0
Monmouthshire	16 0	18 10	2 4
Gloucestershire	12 11	15 5	2 6
Devonshire	13 9	17 1	3 4
Cornwall	14 0	17 4	2 10

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Pan-Anglican Congress.
Section A.

THE CHURCH AND HUMAN SOCIETY.

MORALITY IN COMMERCIAL AND SOCIAL LIFE.

THE success of a Congress depends, not only on the expert knowledge and eloquence of the speakers, but also on the general level of intelligence among the audience. Every member of the Congress, by means of some previous study, should be in a position to appreciate the fundamental principles which lie at the root of every Christian discussion, to follow readily the drift of any argument, and to exercise a certain amount of critical judgement in discriminating between rival theories or interpretations.

THE CHRISTIAN POINT OF VIEW.

(i) In the New Testament the Church is set in contrast to the "world"—i.e. human society in so far as it is organized apart from the recognition of God. But by this very contrast the Church is placed in a special relation to all forms of social activity. All the materials and faculties of human life are meant to serve a Divine purpose. Social usages, commercial methods, political measures—all are capable of becoming ethical forces. For this the Church is responsible, in virtue of her power to regenerate and consecrate all things to the service of God. It is in this sense that we accept the comprehensive words, "All things are yours." The attitude of the Church, then, represents at once a universal claim and a universal obligation. She demands from human society that every department of social life should be brought under the ultimate sway of the Christian law. She also owes to human society the actual presentation in practical life of what the Christian law really means within the sphere of her own freedom.

(ii) The Christian method of social reform is distinguished by the fact that it demands, not conduct merely, but character, and aims at the production of that character by the spiritual agencies of the Church. But there is no necessary antagonism between this essentially Christian method and other methods which depend on the authority and force exercised by the State. The State is regarded as entrusted with the administration of Divine justice, and its officers are "God's ministers", who should "attend continually on this very thing". The Christian citizen, therefore, is morally bound to make full use of his political influence. But here, too, he will be inclined to test all social institutions and forces by their influence on character, and to recognize that in any matter of State action the main question is always—Will it vindicate social justice or increase social efficiency?

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